

EXHIBIT 88

Mohammad Rana

Personal Bank Statement

Citibank Client Services 000
PO Box 6201
Sioux Falls, SD 57117-6201

000
CITIBANK, N. A.
Account
90591237

MOHAMMAD A RANA
7046 BROADWAY FLOOR 1ST
JACKSON HEIGHTS NY 11372-6134

Statement Period
Jan 18 - Feb 19, 2018

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BASIC BANKING PACKAGE AS OF FEBRUARY 19, 2018

Relationship Summary:

Checking	\$1,175.55
Savings	-----
Investments (not FDIC Insured)	-----
Loans	\$0.00
Credit Cards	-----

Citibank Global Transfers to and from Japan SMBC Bank will be discontinued as of May 5th, 2018. We ask that you please use our Wire Transfer service to send funds to this destination. Please refer to your Client Manual and Marketplace Addendum for information regarding fees and other terms regarding our wire transfer service.

Checking				Balance
Regular Checking				\$1,175.55
Loans	Credit Line	Amount Available	Amount You Owe	
Checking Plus Line of Credit (as of 2/19/18)	\$2,500.00	\$2,500.00	\$0.00	

BASIC BANKING PACKAGE CHARGES

Regular Checking Fees*		Your Fees this Statement Period
Monthly Service Fee		
Waived with either 1 Direct Deposit AND 1 qualifying Bill Payment OR \$1,500 in average combined deposit balances **	\$12.00	Waived due to deposit balances
Fee for non-Citibank ATM transaction	\$2.50	None

*A transaction is deemed to have been made on the date the transaction is posted to your account which is not necessarily the date you initiated the transaction. Any fees for that transaction, including non-Citibank ATM fees, will appear as charges on your next Citibank statement (to the account that is debited for your monthly service fee).

** 1 Direct Deposit AND 1 qualifying Bill Payment within the statement period; \$1,500 in average combined deposit balances for previous calendar month. Qualifying bill payments are those made using Citibank® Online, Citi Mobile (SM) or CitiPhone Banking®.

CHECKING ACTIVITY

Regular Checking		
90591237	Beginning Balance:	\$1,680.18
	Ending Balance:	\$1,175.55

EXHIBIT 8

MOHAMMAD A RANA

Account 90591237
Statement Period - Jan 18 - Feb 19, 2018

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CHECKING ACTIVITY				Continued
Date	Description	Amount Subtracted	Amount Added	Balance
01/19	Debit Card Purchase 01/17 02:48p #7465 NYCDOT PARKING METERS LONG IS CITY NY 18018 Autos (rental, service, gas)	2.00		1,678.18
01/23	Debit Card Purchase 01/21 09:38a #7465 GEICO *AUTO 800-841-3000 DC 18022 Misc Business Services	115.59		1,562.59
02/01	Debit Card Purchase 01/29 05:21a #7465 TARGET.COM * 800-591-3869 MN 18031 Retail stores	30.92		1,531.67
02/02	ACH Electronic Debit NYC FINANCE PARKING TK 201803100104082 1	290.00		1,241.67
02/05	Bill Payment 20180203 CON EDISON 011497 CBOL	60.20		1,181.47
02/07	Debit Card Purchase 02/05 09:59a #7465 APL* ITUNES.COM/BILL 866-712-7753 CA 18037 Specialty Retail stores	0.99		1,180.48
02/13	ACH Electronic Debit PAYPAL INST XFER PAULFREDRIC	111.96		1,068.52
02/14	ACH Electronic Credit XXSOCIAL SECURITY FOR MOHAMMAD A RANA		702.00	
02/14	ACH Electronic Debit PAYPAL INST XFER TEKREPLAY	594.97		1,175.55
Total Subtracted/Added		1,206.63	702.00	

All transaction times and dates reflected are based on Eastern Time.
Transactions made on weekends, bank holidays or after bank business hours are not reflected in your account until the next business day.

Overdraft Protection		
As of	Source of Coverage	Amount
02/19	Checking Plus Line of Credit	\$2,500

CUSTOMER SERVICE INFORMATION		
IF YOU HAVE QUESTIONS ON:	YOU CAN CALL:	YOU CAN WRITE:
Checking Checking Plus Line of Credit	888-248-4226 (For Speech and Hearing Impaired Customers Only TDD: 800-945-0258)	Citibank Client Services 100 Citibank Drive San Antonio, TX 78245-9966
FOR BILLING INQUIRIES:	For Billing Inquiries calling or e-mailing will not preserve your rights.	Citibank PO Box 769004 San Antonio, TX 78245-9004
CREDIT BUREAU DISPUTES:		Citibank PO Box 6181 Sioux Falls, SD 57117-6181

Please read the paragraphs below for important information on your accounts with us. Note that some of these products may not be available in all states or in all packages.

The products reported on this statement have been combined onto one monthly statement at your request. The ownership and title of individual products reported here may be different from the addressee(s) on the first page.

CHECKING AND SAVINGS**FDIC Insurance:**

Products reported in CHECKING and SAVINGS are insured by the Federal Deposit Insurance Corporation. Please consult your Citibank Customer Manual for full details and limitations of FDIC coverage.

CERTIFICATES OF DEPOSIT

Certificates of Deposit (CD) information may show dashes in certain fields if on the date of your statement your new CD was not yet funded or your existing CD renewed but is still in its grace period.

MOHAMMAD A RANA

Account 90591237
Statement Period - Jan 18 - Feb 19, 2018

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IN CASE OF ERRORS**In Case of Errors or Questions About Your Electronic Fund Transfers:**

If you think your statement or record is wrong or if you need more information about a transfer on the statement or record, telephone us or write to us at the address shown in the Customer Service Information section on your statement as soon as possible. We must hear from you no later than 60 days after we sent you the first statement on which the error or problem appeared. You are entitled to remedies for error resolution for an electronic fund transfer in accordance with the Electronic Fund Transfer Act and federal Regulation E or in accordance with laws of the state where your account is located as may be applicable. See your Client Manual for details.

Give us the following information: (1) your name and account number, (2) the dollar amount of the suspected error, (3) describe the error or the transfer you are unsure about and explain as clearly as you can why you believe there is an error or why you need more information. We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this we will recredit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation.

The following special procedures apply to errors or questions about international wire transfers or international Citibank Global Transfers to a recipient located in a foreign country on or after October 28, 2013: Telephone us or write to us at the address shown in the Customer Service Information section on your statement as soon as possible. We must hear from you within 180 days of the date we indicated to you that the funds would be made available to the recipient of that transfer. At the time you contact us, we may ask for the following information: 1) your name, address and account number; 2) the name of the person receiving the funds, and if you know it, his or her telephone number and/or address; 3) the dollar amount of the transfer; 4) the reference code for the transfer; and 5) a description of the error or why you need additional information. We may also ask you to select a choice of remedy (credit to your account in an amount necessary to resolve the error or alternatively, a resend of the transfer in an amount necessary to resolve the error for those cases where bank error is found). We will determine whether an error has occurred within 90 days after you contact us. If we determine that an error has occurred, we will promptly correct that error in accordance with the error resolution procedures under the Electronic Fund Transfer Act and federal Regulation E or in accordance with the laws of the state where your account is located as may be applicable. See your Client Manual for details.

LOANS**Checking Plus Line of Credit - Fixed Rate and Variable Rate**

Average Daily Balance: The Average Daily Balance is computed by taking the beginning balance on your account each day, adding any new advances and adjustments as of the day they are made, and subtracting any payments as of the day received, credits as of the day issued, and any unpaid interest charges or other fees and charges. This gives you a daily balance. Add up all the daily balances for the statement period and divide the total by the number of days in the statement period. This gives you the Average Daily Balance. For Checking Plus (variable rate), the Daily Periodic rate and the corresponding Annual Percentage Rate may vary.

Interest Charge: The Interest Charge is computed by applying the Daily Periodic Rate to the "daily balance" of your account for each day in the statement period. To get the "daily balance" we take the beginning balance each day, add any new advances and adjustments, and subtract any unpaid interest or other finance charges and any payments or credits. This gives us the daily balance. You may verify the amount of the Interest Charge by (1) multiplying each of the average daily balances by the number of days this rate was in effect, and then (2) multiplying each of the results by the applicable Daily Periodic Rate, and (3) adding these products together. (All of these numbers can be found in the table called "Interest Charge Calculation". Each average daily balance is disclosed as Balance Subject to Interest Rate. The daily periodic rate is the Annual Percentage Rate divided by 365, except in leap years when it will be divided by 366.) For Checking Plus (variable rate), the Daily Periodic Rate and the corresponding Annual Percentage Rate may vary.

Interest Charges are assessed on loans as of the day we pay your check or otherwise make funds available to you from your account. The total Interest Charges paid during the year will be shown on your statement. We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Other Information

Checks drawn against a business account are not acceptable as payment for a personal loan obligation.

Request for Credit Balance Refunds: If your statement shows a credit balance it means your loan payments have exceeded the total amount you owe. You may request a full refund of the credit balance by writing to us at the address shown in the Customer Service Information section on your statement.

Line of Credit (other than Checking Plus), Loans and Mortgages: Information about these products on this statement is a summary as of your last individual product statement(s). You will continue to receive your regular monthly statement(s).

Billing Rights Summary - What To Do If You Think You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at the address shown in the Customer Service information section on your statement (Attn: Checking Plus). In your letter, give us the following information:

- **Account information:** Your name and account number.
- **Dollar amount:** The dollar amount of the suspected error.
- **Description of the Problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors *in writing*. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question. While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

Citibank is an Equal Housing Lender.



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MOHAMMAD A RANA
7046 BROADWAY FLOOR 1ST
JACKSON HEIGHTS NY 11372-6134

Statement Period
Feb 20 - Mar 18, 2018

Page 1 of 4

BASIC BANKING PACKAGE AS OF MARCH 18, 2018**Relationship Summary:**

Checking	\$1,193.02
Savings	-----
Investments (not FDIC Insured)	-----
Loans	\$0.00
Credit Cards	-----

Complimentary Auto Save Feature can help you save more. Weekly \$25 transfers to your Savings/Money Market account can get you an extra \$1,300 in savings each year. It's smart, convenient and easy. Visit www.citibank.com and click on the services tab to enroll today.

Checking				Balance
Regular Checking				\$1,193.02
Loans	Credit Line	Amount Available	Amount You Owe	
Checking Plus Line of Credit (as of 3/18/18)	\$2,500.00	\$2,500.00	\$0.00	

SUGGESTIONS AND RECOMMENDATIONS

You're invited to apply for a Citibank® Personal Loan.
A personal loan is a smart solution to help you stay in control of large purchases or to pay down high interest rate debt.
With a Citi Personal Loan, you'll get a fixed rate and payment without any surprises.
Visit your nearest Citibank branch, call 1-888-919-3284 or sign in to citi.com/personalloan to apply.

BASIC BANKING PACKAGE CHARGES

Regular Checking Fees*		Your Fees this Statement Period
Monthly Service Fee		
Waived with either 1 Direct Deposit AND 1 qualifying Bill Payment OR \$1,500 in average combined deposit balances **	\$12.00	Waived due to Direct Deposit and Bill Payment
Fee for non-Citibank ATM transaction	\$2.50	None

*A transaction is deemed to have been made on the date the transaction is posted to your account which is not necessarily the date you initiated the transaction. Any fees for that transaction, including non-Citibank ATM fees, will appear as charges on your next Citibank statement (to the account that is debited for your monthly service fee).

** 1 Direct Deposit AND 1 qualifying Bill Payment within the statement period; \$1,500 in average combined deposit balances for previous calendar month. Qualifying bill payments are those made using Citibank® Online, Citi Mobile (SM) or CitiPhone Banking®.

MOHAMMAD A RANA

Account 90591237
Statement Period - Feb 20 - Mar 18, 2018

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CHECKING ACTIVITY**Regular Checking****90591237****Beginning Balance:** \$1,175.55**Ending Balance:** \$1,193.02

Date	Description	Amount Subtracted	Amount Added	Balance
02/23	Debit Card Purchase 02/21 09:40a #7465 GEICO *AUTO 800-841-3000 DC 18053 Misc Business Services	115.59		1,059.96
02/27	Bill Payment CON EDISON 011498 CBOL	135.03		924.93
02/28	Debit Card Purchase 02/26 04:20a #7465 TARGET.COM * 800-591-3869 MN 18058 Retail stores	30.92		894.01
03/07	Debit Card Purchase 03/05 09:59a #7465 APL* ITUNES.COM/BILL 866-712-7753 CA 18065 Specialty Retail stores	0.99		893.02
03/09	Bill Payment CHASE MASTERCARD & VISA 011499 CBOL	400.00		493.02
03/13	Debit Card Purchase 03/10 05:22p #7465 NYCDOT PARKING METERS LONG IS CITY NY 18071 Autos (rental, service, gas)	1.00		
03/13	Debit Card Purchase 03/10 03:55p #7465 NYCDOT PARKING METERS LONG IS CITY NY 18071 Autos (rental, service, gas)	1.00		491.02
03/14	ACH Electronic Credit XXSOCIAL SECURITY FOR MOHAMMAD A RANA		702.00	1,193.02
Total Subtracted/Added		684.53	702.00	

All transaction times and dates reflected are based on Eastern Time.

Overdraft Protection		
As of	Source of Coverage	Amount
03/18	Checking Plus Line of Credit	\$2,500

CUSTOMER SERVICE INFORMATION**IF YOU HAVE QUESTIONS ON:**Checking
Checking Plus Line of Credit**YOU CAN CALL:**888-248-4226
(For Speech and Hearing
Impaired Customers Only
TDD: 800-945-0258)**YOU CAN WRITE:**Citibank Client Services
100 Citibank Drive
San Antonio, TX 78245-9966**FOR BILLING INQUIRIES:**For Billing Inquiries calling
or e-mailing will not preserve
your rights.Citibank
PO Box 769004
San Antonio, TX 78245-9004**CREDIT BUREAU DISPUTES:**Citibank
PO Box 6181
Sioux Falls, SD 57117-6181

Please read the paragraphs below for important information on your accounts with us. Note that some of these products may not be available in all states or in all packages.

The products reported on this statement have been combined onto one monthly statement at your request. The ownership and title of individual products reported here may be different from the addressee(s) on the first page.

CHECKING AND SAVINGS**FDIC Insurance:**

Products reported in CHECKING and SAVINGS are insured by the Federal Deposit Insurance Corporation. Please consult your Citibank Customer Manual for full details and limitations of FDIC coverage.

CERTIFICATES OF DEPOSIT

Certificates of Deposit (CD) information may show dashes in certain fields if on the date of your statement your new CD was not yet funded or your existing CD renewed but is still in its grace period.

MOHAMMAD A RANA

Account 90591237
Statement Period - Feb 20 - Mar 18, 2018

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IN CASE OF ERRORS**In Case of Errors or Questions About Your Electronic Fund Transfers:**

If you think your statement or record is wrong or if you need more information about a transfer on the statement or record, telephone us or write to us at the address shown in the Customer Service Information section on your statement as soon as possible. We must hear from you no later than 60 days after we sent you the first statement on which the error or problem appeared. You are entitled to remedies for error resolution for an electronic fund transfer in accordance with the Electronic Fund Transfer Act and federal Regulation E or in accordance with laws of the state where your account is located as may be applicable. See your Client Manual for details.

Give us the following information: (1) your name and account number, (2) the dollar amount of the suspected error, (3) describe the error or the transfer you are unsure about and explain as clearly as you can why you believe there is an error or why you need more information. We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this we will recredit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation.

The following special procedures apply to errors or questions about International wire transfers or International Citibank Global Transfers to a recipient located in a foreign country on or after October 28, 2013: Telephone us or write to us at the address shown in the Customer Service Information section on your statement as soon as possible. We must hear from you within 180 days of the date we indicated to you that the funds would be made available to the recipient of that transfer. At the time you contact us, we may ask for the following information: 1) your name, address and account number; 2) the name of the person receiving the funds, and if you know it, his or her telephone number and/or address; 3) the dollar amount of the transfer; 4) the reference code for the transfer; and 5) a description of the error or why you need additional information. We may also ask you to select a choice of remedy (credit to your account in an amount necessary to resolve the error or alternatively, a resend of the transfer in an amount necessary to resolve the error for those cases where bank error is found). We will determine whether an error has occurred within 90 days after you contact us. If we determine that an error has occurred, we will promptly correct that error in accordance with the error resolution procedures under the Electronic Fund Transfer Act and federal Regulation E or in accordance with the laws of the state where your account is located as may be applicable. See your Client Manual for details.

LOANS**Checking Plus Line of Credit - Fixed Rate and Variable Rate**

Average Daily Balance: The Average Daily Balance is computed by taking the beginning balance on your account each day, adding any new advances and adjustments as of the day they are made, and subtracting any payments as of the day received, credits as of the day issued, and any unpaid Interest Charges or other fees and charges. This gives you a daily balance. Add up all the daily balances for the statement period and divide the total by the number of days in the statement period. This gives you the Average Daily Balance. For Checking Plus (variable rate), the Daily Periodic rate and the corresponding Annual Percentage Rate may vary.

Interest Charge: The Interest Charge is computed by applying the Daily Periodic Rate to the "daily balance" of your account for each day in the statement period. To get the "daily balance" we take the beginning balance each day, add any new advances and adjustments, and subtract any unpaid interest or other finance charges and any payments or credits. This gives us the daily balance. You may verify the amount of the Interest Charge by (1) multiplying each of the average daily balances by the number of days this rate was in effect, and then (2) multiplying each of the results by the applicable Daily Periodic Rate, and (3) adding these products together. (All of these numbers can be found in the table called "Interest Charge Calculation". Each average daily balance is disclosed as Balance Subject to Interest Rate. The daily periodic rate is the Annual Percentage Rate divided by 365, except in leap years when it will be divided by 366.) For Checking Plus (variable rate), the Daily Periodic Rate and the corresponding Annual Percentage Rate may vary.

Interest Charges are assessed on loans as of the day we pay your check or otherwise make funds available to you from your account. The total Interest Charges paid during the year will be shown on your statement. We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Other Information

Checks drawn against a business account are not acceptable as payment for a personal loan obligation.

Request for Credit Balance Refunds: If your statement shows a credit balance it means your loan payments have exceeded the total amount you owe. You may request a full refund of the credit balance by writing to us at the address shown in the Customer Service Information section on your statement.

Line of Credit (other than Checking Plus), Loans and Mortgages: Information about these products on this statement is a summary as of your last individual product statement(s). You will continue to receive your regular monthly statement(s).

Billing Rights Summary - What To Do If You Think You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at the address shown in the Customer Service information section on your statement (Attn: Checking Plus). In your letter, give us the following information:

- **Account information:** Your name and account number.
- **Dollar amount:** The dollar amount of the suspected error.
- **Description of the Problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors *in writing*. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question. While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount,
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

Citibank is an Equal Housing Lender.



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Citibank Client Services 000
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CITIBANK, N. A.
Account
90591237

MOHAMMAD A RANA
7046 BROADWAY FLOOR 1ST
JACKSON HEIGHTS NY 11372-6134

Statement Period
Mar 19 - Apr 17, 2018

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BASIC BANKING PACKAGE AS OF APRIL 17, 2018

Relationship Summary:

Checking	\$1,740.50
Savings	*****
Investments (not FDIC Insured)	*****
Loans	\$0.00
Credit Cards	*****

Citibank Global Transfers to and from Citi Colombia will be discontinued as of June 20th, 2018. We ask that you please use our Wire Transfer service to send funds to this destination. Please refer to your Client Manual and Marketplace Addendum for information regarding fees and other terms regarding our wire transfer service.

Checking	Balance		
Regular Checking	\$1,740.50		
Loans	Credit Line	Amount Available	Amount You Owe
Checking Plus Line of Credit (as of 4/17/18)	\$2,500.00	\$2,500.00	\$0.00

You're invited to apply for a Citibank® Personal Loan.
A personal loan is a smart solution to help you stay in control of large purchases or to pay down high interest rate debt. With a Citi Personal Loan, you'll get a fixed rate and payment without any surprises.
Visit your nearest Citibank branch, call 1-888-920-3494 or sign in to citi.com/personalloan to apply.

BASIC BANKING PACKAGE CHARGES

Regular Checking Fees*		Your Fees this Statement Period
Monthly Service Fee		
Waived with either 1 Direct Deposit AND 1 qualifying Bill Payment OR \$1,500 in average combined deposit balances **	\$12.00	Waived due to Direct Deposit and Bill Payment
Fee for non-Citibank ATM transaction	\$2.50	None

*A transaction is deemed to have been made on the date the transaction is posted to your account which is not necessarily the date you initiated the transaction. Any fees for that transaction, including non-Citibank ATM fees, will appear as charges on your next Citibank statement (to the account that is debited for your monthly service fee).

** 1 Direct Deposit AND 1 qualifying Bill Payment within the statement period; \$1,500 in average combined deposit balances for previous calendar month. Qualifying bill payments are those made using Citibank® Online, Citi Mobile (SM) or CitiPhone Banking®.

MOHAMMAD A RANA

Account 90591237
Statement Period - Mar 19 - Apr 17, 2018

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CHECKING ACTIVITY**Regular Checking****90591237****Beginning Balance:** \$1,193.02
Ending Balance: \$1,740.50

Date	Description	Amount Subtracted	Amount Added	Balance
03/21	ACH Electronic Debit PAYPAL INST XFER PAULFREDRIC	31.99		1,161.03
03/22	Debit Card Purchase 03/20 08:09p #7465 NYS DMV TVB 518-4741575 NY 18080 Specialty Retail stores	138.00		1,023.03
03/23	Debit Card Purchase 03/21 09:37a #7465 GEICO *AUTO 800-841-3000 DC 18081 Misc Business Services	115.59		907.44
03/26	Debit PIN Purchase DA TANG MANAGEM JAMAICA NYUS00155	40.74		866.70
03/27	ACH Electronic Debit PAYPAL INST XFER NEXGEN	150.00		716.70
03/28	Debit Card Purchase 03/26 03:53a #7465 TARGET.COM * 800-591-3869 MN 18086 Retail stores	30.92		
03/28	Bill Payment CON EDISON 011500 CBOL	53.04		632.74
04/02	ACH Electronic Debit NYC FINANCE PARKING TK 201809000103771 1	65.00		567.74
04/03	Debit Card Purchase 03/31 12:55p #7465 NYCDOT PARKING METERS LONG IS CITY NY 18092 Autos (rental, service, gas)	2.50		565.24
04/10	Debit Card Purchase 04/05 10:00a #7465 APL* ITUNES.COM/BILL 866-712-7753 CA 18097 Specialty Retail stores	0.99		564.25
04/11	ACH Electronic Credit XXSOCIAL SECURITY FOR MOHAMMAD A RANA		702.00	1,266.25
04/12	Debit Card Purchase 04/10 01:00p #7465 NYCDOT PARKING METERS LONG IS CITY NY 18101 Autos (rental, service, gas)	1.00		
04/12	Debit Card Purchase 04/10 01:51p #7465 NYCDOT PARKING METERS LONG IS CITY NY 18101 Autos (rental, service, gas)	1.25		1,264.00
04/13	Deposit 04:54p Teller		500.00	1,764.00
04/16	ACH Electronic Debit NYS DTF PIT Tax Paymnt	17.00		1,747.00
04/17	Debit PIN Purchase THE HOME DEPOT 6844 E ELMHURST NYUS05152	6.50		1,740.50
Total Subtracted/Added		654.52	1,202.00	

*All transaction times and dates reflected are based on Eastern Time.**Transactions made on weekends, bank holidays or after bank business hours are not reflected in your account until the next business day.*

Overdraft Protection		
As of	Source of Coverage	Amount
04/17	Checking Plus Line of Credit	\$2,500

Safety Check transfers will not exceed \$99,999.99 per calendar month from your savings account, or per monthly period from your money market to cover overdrafts or use of uncollected funds in your checking account.

MOHAMMAD A RANA

Account 90591237
Statement Period - Mar 19 - Apr 17, 2018

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CUSTOMER SERVICE INFORMATION**IF YOU HAVE QUESTIONS ON:**Checking
Checking Plus Line of Credit**YOU CAN CALL:**888-248-4226
(For Speech and Hearing
Impaired Customers Only
TDD: 800-945-0258)**YOU CAN WRITE:**Citibank Client Services
100 Citibank Drive
San Antonio, TX 78245-9966**FOR BILLING INQUIRIES:**For Billing Inquiries calling
or e-mailing will not preserve
your rights.Citibank
PO Box 769004
San Antonio, TX 78245-9004**CREDIT BUREAU DISPUTES:**Citibank
PO Box 6181
Sioux Falls, SD 57117-6181

Please read the paragraphs below for important information on your accounts with us. Note that some of these products may not be available in all states or in all packages.

The products reported on this statement have been combined onto one monthly statement at your request. The ownership and title of individual products reported here may be different from the addressee(s) on the first page.

CHECKING AND SAVINGS**FDIC Insurance:**

Products reported in CHECKING and SAVINGS are insured by the Federal Deposit Insurance Corporation. Please consult your Citibank Customer Manual for full details and limitations of FDIC coverage.

CERTIFICATES OF DEPOSIT

Certificates of Deposit (CD) information may show dashes in certain fields if on the date of your statement your new CD was not yet funded or your existing CD renewed but is still in its grace period.

IN CASE OF ERRORS**In Case of Errors or Questions About Your Electronic Fund Transfers:**

If you think your statement or record is wrong or if you need more information about a transfer on the statement or record, telephone us or write to us at the address shown in the Customer Service Information section on your statement as soon as possible. We must hear from you no later than 60 days after we sent you the **first** statement on which the error or problem appeared. You are entitled to remedies for error resolution for an electronic fund transfer in accordance with the Electronic Fund Transfer Act and federal Regulation E or in accordance with laws of the state where your account is located as may be applicable. See your Client Manual for details.

Give us the following information: (1) your name and account number; (2) the dollar amount of the suspected error; (3) describe the error or the transfer you are unsure about and explain as clearly as you can why you believe there is an error or why you need more information. We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this we will recredit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation.

The following special procedures apply to errors or questions about international wire transfers or international Citibank Global Transfers to a recipient located in a foreign country on or after October 28, 2013: Telephone us or write to us at the address shown in the Customer Service Information section on your statement as soon as possible. We must hear from you within 180 days of the date we indicated to you that the funds would be made available to the recipient of that transfer. At the time you contact us, we may ask for the following information: 1) your name, address and account number; 2) the name of the person receiving the funds, and if you know it, his or her telephone number and/or address; 3) the dollar amount of the transfer; 4) the reference code for the transfer; and 5) a description of the error or why you need additional information. We may also ask you to select a choice of remedy (credit to your account in an amount necessary to resolve the error or alternatively, a resend of the transfer in an amount necessary to resolve the error for those cases where bank error is found). We will determine whether an error has occurred within 90 days after you contact us. If we determine that an error has occurred, we will promptly correct that error in accordance with the error resolution procedures under the Electronic Fund Transfer Act and federal Regulation E or in accordance with the laws of the state where your account is located as may be applicable. See your Client Manual for details.

LOANS**Checking Plus Line of Credit - Fixed Rate and Variable Rate**

Average Daily Balance: The Average Daily Balance is computed by taking the beginning balance on your account each day, adding any new advances and adjustments as of the day they are made, and subtracting any payments as of the day received, credits as of the day issued, and any unpaid Interest Charges or other fees and charges. This gives you a daily balance. Add up all the daily balances for the statement period and divide the total by the number of days in the statement period. This gives you the Average Daily Balance. For Checking Plus (variable rate), the Daily Periodic rate and the corresponding Annual Percentage Rate may vary.

Interest Charge: The Interest Charge is computed by applying the Daily Periodic Rate to the "daily balance" of your account for each day in the statement period. To get the "daily balance" we take the beginning balance each day, add any new advances and adjustments, and subtract any unpaid interest or other finance charges and any payments or credits. This gives us the daily balance. You may verify the amount of the Interest Charge by (1) multiplying each of the average daily balances by the number of days this rate was in effect, and then (2) multiplying each of the results by the applicable Daily Periodic Rate, and (3) adding these products together. (All of these numbers can be found in the table called "Interest Charge Calculation". Each average daily balance is disclosed as Balance Subject to Interest Rate. The daily periodic rate is the Annual Percentage Rate divided by 365, except in leap years when it will be divided by 366.) For Checking Plus (variable rate), the Daily Periodic Rate and the corresponding Annual Percentage Rate may vary.

Interest Charges are assessed on loans as of the day we pay your check or otherwise make funds available to you from your account. The total Interest Charges paid during the year will be shown on your statement. We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

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Citibank Client Services 000
PO Box 6201
Sioux Falls, SD 57117-6201

001/R1/04F000

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CITIBANK, N. A.
Account
90591237

Statement Period
Apr 18 - May 17, 2018

MOHAMMAD A RANA
7046 BROADWAY FLOOR 1ST
JACKSON HEIGHTS NY 11372-6134

Page 1 of 4

BASIC BANKING PACKAGE AS OF MAY 17, 2018**Relationship Summary:**

Checking	\$1,486.24
Savings	-----
Investments (not FDIC Insured)	-----
Loans	\$0.00
Credit Cards	-----

Help protect yourself from fraud
Awareness is the key to protecting yourself from fraud. Never provide personal information in response to an unsolicited request by fax, phone, email or mail.
Immediately delete suspicious emails without opening them. Always be aware of the source of checks that are deposited to your account. Avoid becoming a victim and protect your information and your accounts. If you have any questions, please call us at 1-800-274-6660. In the NY metro area call 1-800-627-3999.

Checking				Balance
Regular Checking				\$1,486.24
Loans	Credit Line	Amount Available	Amount You Owe	
Checking Plus Line of Credit (as of 5/17/18)	\$2,500.00	\$2,500.00	\$0.00	

You're invited to apply for a Citibank® Personal Loan.
A personal loan is a smart solution to help you stay in control of large purchases or to pay down high interest rate debt. With a Citi Personal Loan, you'll get a fixed rate and payment without any surprises.
Visit your nearest Citibank branch, call 1-888-920-3494 or sign in to citi.com/personalloan to apply.

BASIC BANKING PACKAGE CHARGES

Regular Checking Fees*		Your Fees this Statement Period
Monthly Service Fee		
Waived with either 1 Direct Deposit AND 1 qualifying Bill Payment OR \$1,500 in average combined deposit balances **	\$12.00	Waived due to Direct Deposit and Bill Payment
Fee for non-Citibank ATM transaction	\$2.50	None

*A transaction is deemed to have been made on the date the transaction is posted to your account which is not necessarily the date you initiated the transaction. Any fees for that transaction, including non-Citibank ATM fees, will appear as charges on your next Citibank statement (to the account that is debited for your monthly service fee).

** 1 Direct Deposit AND 1 qualifying Bill Payment within the statement period; \$1,500 in average combined deposit balances for previous calendar month. Qualifying bill payments are those made using Citibank® Online, Citi Mobile (SM) or CitiPhone Banking®.

MOHAMMAD A RANA

Account 90591237

Page 2 of 4
Statement Period - Apr 18 - May 17, 2018

CHECKING ACTIVITY

Regular Checking

90591237

Beginning Balance:

\$1,740.50

Ending Balance:

\$1,486.24

Date	Description	Amount Subtracted	Amount Added	Balance
04/19	ACH Electronic Debit	165.00		1,575.50
04/24	ACH Electronic Debit PAYPAL INST XFER PHARMAPACKS	36.31		1,423.60
04/24	Debit Card Purchase 04/21 12:48p #7465	115.59		1,392.68
04/25	Debit Card Purchase 04/23 06:35a #7465	30.92		1,387.43
04/27	Debit Card Purchase 04/25 06:12p #7465	5.25		1,386.68
05/02	Debit Card Purchase 04/30 06:14p #7465	0.75		1,387.43
05/04	Debit Card Purchase 05/01 06:40p #7465	230.00		1,156.68
05/07	Bill Payment 20180505 MACYS(ALL DIVISIONS) 011501 CBOL	76.10		1,080.58
05/08	Debit PIN Purchase THE HOME DEPOT 6844 E ELMHURST NYUS05152	20.65		1,059.93
05/09	ACH Electronic Credit XXSOCIAL SECURITY FOR MOHAMMAD A RANA		702.00	1,685.98
05/09	Debit Card Purchase 05/08 #7465	75.95		1,685.98
05/10	Debit Card Purchase 05/08 #7465		2,000.00	3,685.98
05/11	Debit PIN Purchase THE HOME DEPOT #1255 LONG ISLAND CNYUS05152	21.74		3,664.24
05/14	Bill Payment 20180513 CHASE MASTERCARD & VISA 011502 CBOL	178.00		3,486.24
05/14	Check # 2198	2,000.00		1,486.24
	Total Subtracted/Added	2,956.26	2,702.00	

All transaction times and dates reflected are based on Eastern Time. Transactions made on weekends, bank holidays or after bank business hours are not reflected in your account until the next business day.

Overdraft Protection		
As of	Source of Coverage	Amount
05/17	Checking Plus Line of Credit	\$2,500

Safety Check transfers will not exceed \$99,999.99 per calendar month from your savings account, or per monthly period from your money market to cover overdrafts or use of uncollected funds in your checking account.

CUSTOMER SERVICE INFORMATION

IF YOU HAVE QUESTIONS ON:

YOU CAN CALL:

Checking Plus Line of Credit

888-248-4226
(For Speech and Hearing Impaired Customers Only)
TDD: 800-945-0258

FOR BILLING INQUIRIES:

For Billing Inquiries calling or e-mailing will not preserve your rights.

CREDIT BUREAU DISPUTES:

Citibank
PO Box 6181
Sioux Falls, SD 57117-6181Citibank
PO Box 769004
San Antonio, TX 78245-9004Citibank Client Services
100 Citibank Drive
San Antonio, TX 78245-9966

YOU CAN WRITE:

MOHAMMAD A RANA

Account 90591237
Statement Period - Apr 18 - May 17, 2018

Page 3 of 4

001/R1/04F000

Please read the paragraphs below for important information on your accounts with us. Note that some of these products may not be available in all states or in all packages.

The products reported on this statement have been combined onto one monthly statement at your request. The ownership and title of individual products reported here may be different from the addressee(s) on the first page.

CHECKING AND SAVINGS**FDIC Insurance:**

Products reported in CHECKING and SAVINGS are insured by the Federal Deposit Insurance Corporation. Please consult your Citibank Customer Manual for full details and limitations of FDIC coverage.

CERTIFICATES OF DEPOSIT

Certificates of Deposit (CD) information may show dashes in certain fields if on the date of your statement your new CD was not yet funded or your existing CD renewed but is still in its grace period.

IN CASE OF ERRORS**In Case of Errors or Questions About Your Electronic Fund Transfers:**

If you think your statement or record is wrong or if you need more information about a transfer on the statement or record, telephone us or write to us at the address shown in the Customer Service Information section on your statement as soon as possible. We must hear from you no later than 60 days after we sent you the first statement on which the error or problem appeared. You are entitled to remedies for error resolution for an electronic fund transfer in accordance with the Electronic Fund Transfer Act and federal Regulation E or in accordance with laws of the state where your account is located as may be applicable. See your Client Manual for details.

Give us the following information: (1) your name and account number, (2) the dollar amount of the suspected error, (3) describe the error or the transfer you are unsure about and explain as clearly as you can why you believe there is an error or why you need more information. We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this we will recredit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation.

The following special procedures apply to errors or questions about international wire transfers or international Citibank Global Transfers to a recipient located in a foreign country on or after October 28, 2013: Telephone us or write to us at the address shown in the Customer Service Information section on your statement as soon as possible. We must hear from you within 180 days of the date we indicated to you that the funds would be made available to the recipient of that transfer. At the time you contact us, we may ask for the following information: 1) your name, address and account number; 2) the name of the person receiving the funds, and if you know it, his or her telephone number and/or address; 3) the dollar amount of the transfer; 4) the reference code for the transfer; and 5) a description of the error or why you need additional information. We may also ask you to select a choice of remedy (credit to your account in an amount necessary to resolve the error or alternatively, a resend of the transfer in an amount necessary to resolve the error for those cases where bank error is found). We will determine whether an error has occurred within 90 days after you contact us. If we determine that an error has occurred, we will promptly correct that error in accordance with the error resolution procedures under the Electronic Fund Transfer Act and federal Regulation E or in accordance with the laws of the state where your account is located as may be applicable. See your Client Manual for details.

LOANS**Checking Plus Line of Credit - Fixed Rate and Variable Rate**

Average Daily Balance: The Average Daily Balance is computed by taking the beginning balance on your account each day, adding any new advances and adjustments as of the day they are made, and subtracting any payments as of the day received, credits as of the day issued, and any unpaid Interest Charges or other fees and charges. This gives you a daily balance. Add up all the daily balances for the statement period and divide the total by the number of days in the statement period. This gives you the Average Daily Balance. For Checking Plus (variable rate), the Daily Periodic rate and the corresponding Annual Percentage Rate may vary.

Interest Charge: The Interest Charge is computed by applying the Daily Periodic Rate to the "daily balance" of your account for each day in the statement period. To get the "daily balance" we take the beginning balance each day, add any new advances and adjustments, and subtract any unpaid interest or other finance charges and any payments or credits. This gives us the daily balance. You may verify the amount of the Interest Charge by (1) multiplying each of the average daily balances by the number of days this rate was in effect, and then (2) multiplying each of the results by the applicable Daily Periodic Rate, and (3) adding these products together. (All of these numbers can be found in the table called "Interest Charge Calculation". Each average daily balance is disclosed as Balance Subject to Interest Rate. The daily periodic rate is the Annual Percentage Rate divided by 365, except in leap years when it will be divided by 366.) For Checking Plus (variable rate), the Daily Periodic Rate and the corresponding Annual Percentage Rate may vary.

Interest Charges are assessed on loans as of the day we pay your check or otherwise make funds available to you from your account. The total Interest Charges paid during the year will be shown on your statement. We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Other Information

Checks drawn against a business account are not acceptable as payment for a personal loan obligation.

Request for Credit Balance Refunds: If your statement shows a credit balance it means your loan payments have exceeded the total amount you owe. You may request a full refund of the credit balance by writing to us at the address shown in the Customer Service Information section on your statement.

Line of Credit (other than Checking Plus), Loans and Mortgages: Information about these products on this statement is a summary as of your last individual product statement(s). You will continue to receive your regular monthly statement(s).

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Citibank Client Services 000
PO Box 6201
Sioux Falls, SD 57117-6201

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CITIBANK, N. A.
Account
90591237

MOHAMMAD A RANA
7046 BROADWAY FLOOR 1ST
JACKSON HEIGHTS NY 11372-6134

Statement Period
May 18 - Jun 17, 2018

Page 1 of 4

BASIC BANKING PACKAGE AS OF JUNE 17, 2018

Relationship Summary:

Checking	\$1,118.01
Savings	*****
Investments (not FDIC Insured)	*****
Loans	\$0.00
Credit Cards	*****

Checking				Balance
Regular Checking				\$1,118.01
Loans	Credit Line	Amount Available	Amount You Owe	
Checking Plus Line of Credit (as of 6/17/18)	\$2,500.00	\$2,500.00		\$0.00

BASIC BANKING PACKAGE FEES

Regular Checking Fees		Your Fees this Statement Period
Monthly Service Fee*	\$12.00	Waived due to Direct Deposit and Bill Payment
Fee for non-Citibank ATM transaction	\$2.50	None

*To waive the monthly service fee, make one qualifying direct deposit and one qualifying bill payment during the statement period, or maintain \$1,500+ in qualifying linked deposit accounts for the previous calendar month. Qualifying bill payments are those made using Citibank Online, Citi Mobile or Citiphone Banking.

All fees assessed in this statement period, including non-Citibank ATM fees, will appear as charges on your next Citibank monthly statement (to the account that is currently debited for your monthly service fee).

Please refer to your Client Manual-Consumer Accounts and Marketplace Addendum booklet for details on how we determine your monthly fees and charges.

CHECKING ACTIVITY

Regular Checking

90591237

Beginning Balance: \$1,486.24
Ending Balance: \$1,118.01

MOHAMMAD A RANA

Account 90591237
Statement Period - May 18 - Jun 17, 2018

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CHECKING ACTIVITY

Continued

Date	Description	Amount Subtracted	Amount Added	Balance
05/18	Debit PIN Purchase FOOD BAZAAR 42-02 NORT LONG ISLAND CNYUS05154	224.98		
05/18	Debit Card Purchase 05/16 03:30p #7465 NYCDOT PARKING METERS LONG IS CITY NY 18137 Autos (rental, service, gas)	2.00		1,259.26
05/21	Debit Card Purchase 05/16 07:08a #7465 EMS*NUTRISLICER 866-248-9853 CT 18138 Misc Mail & Phone orders	40.22		1,219.04
05/22	Debit PIN Purchase DA TANG MANAGEM JAMAICA NYUS00155	47.25		1,171.79
05/23	Debit Card Purchase 05/21 07:55p #7465 TARGET.COM * 800-591-3869 MN 18142 Retail stores	2.08		
05/23	Debit Card Purchase 05/22 #7465 TARGET.COM * 800-591-3869 MN 18142 Retail stores	2.92		
05/23	Debit Card Purchase 05/21 06:57a #7465 TARGET.COM * 800-591-3869 MN 18142 Retail stores	25.48		
05/23	Debit Card Purchase 05/21 09:38a #7465 GEICO *AUTO 800-841-3000 DC 18142 Misc Business Services	115.55		1,025.76
05/24	Debit Card Purchase 05/22 02:37p #7465 NYCDOT PARKING METERS LONG IS CITY NY 18143 Autos (rental, service, gas)	1.00		
05/24	Debit Card Purchase 05/22 07:24p #7465 PHARMAPACKS, LLC 8557972257 NY 18143 Food & Beverages	55.40		969.36
05/29	Debit Card Purchase 05/24 11:55a #7465 NEW YORK STATE DMV JAMAICA NY 18145 Specialty Retail stores	186.00		783.36
06/01	Debit Card Purchase 05/30 07:19p #7465 NEW YORK STATE DMV 518-4740904 NY 18151 Specialty Retail stores	158.50		624.86
06/05	ACH Electronic Debit IAT PAYPAL NEWCHICCOMP NEWCHICCOMP	24.85		600.01
06/11	Bill Payment 20180610 MACYS(ALL DIVISIONS) 011503 CBOL	184.00		416.01
06/13	ACH Electronic Credit XXSOCIAL SECURITY FOR MOHAMMAD A RANA		702.00	1,118.01
Total Subtracted/Added		1,070.23	702.00	

All transaction times and dates reflected are based on Eastern Time.

Transactions made on weekends, bank holidays or after bank business hours are not reflected in your account until the next business day.

Overdraft Protection		
As of	Source of Coverage	Amount
06/17	Checking Plus Line of Credit	\$2,500

Safety Check transfers will not exceed \$99,999.99 per calendar month from your savings account, or per monthly period from your money market to cover overdrafts or use of uncollected funds in your checking account.

CUSTOMER SERVICE INFORMATION

IF YOU HAVE QUESTIONS ON:

Checking
Checking Plus Line of Credit

YOU CAN CALL:

888-248-4226
(For Speech and Hearing
Impaired Customers Only
TDD: 800-945-0258)

YOU CAN WRITE:

Citibank Client Services
100 Citibank Drive
San Antonio, TX 78245-9966

FOR BILLING INQUIRIES:

For Billing Inquiries calling
or e-mailing will not preserve
your rights.Citibank
PO Box 769004
San Antonio, TX 78245-9004

CREDIT BUREAU DISPUTES:

Citibank
PO Box 6181
Sioux Falls, SD 57117-6181

MOHAMMAD A RANA

Account 90591237
Statement Period - May 18 - Jun 17, 2018

Page 3 of 4

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Please read the paragraphs below for important information on your accounts with us. Note that some of these products may not be available in all states or in all packages.

The products reported on this statement have been combined onto one monthly statement at your request. The ownership and title of individual products reported here may be different from the addressee(s) on the first page.

CHECKING AND SAVINGS**FDIC Insurance:**

Products reported in CHECKING and SAVINGS are insured by the Federal Deposit Insurance Corporation. Please consult your Citibank Customer Manual for full details and limitations of FDIC coverage.

CERTIFICATES OF DEPOSIT

Certificates of Deposit (CD) information may show dashes in certain fields if on the date of your statement your new CD was not yet funded or your existing CD renewed but is still in its grace period.

IN CASE OF ERRORS**In Case of Errors or Questions About Your Electronic Fund Transfers:**

If you think your statement or record is wrong or if you need more information about a transfer on the statement or record, telephone us or write to us at the address shown in the Customer Service Information section on your statement as soon as possible. We must hear from you no later than 60 days after we sent you the first statement on which the error or problem appeared. You are entitled to remedies for error resolution for an electronic fund transfer in accordance with the Electronic Fund Transfer Act and federal Regulation E or in accordance with laws of the state where your account is located as may be applicable. See your Client Manual for details.

Give us the following information: (1) your name and account number, (2) the dollar amount of the suspected error, (3) describe the error or the transfer you are unsure about and explain as clearly as you can why you believe there is an error or why you need more information. We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this we will recredit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation.

The following special procedures apply to errors or questions about international wire transfers or international Citibank Global Transfers to a recipient located in a foreign country on or after October 28, 2013: Telephone us or write to us at the address shown in the Customer Service Information section on your statement as soon as possible. We must hear from you within 180 days of the date we indicated to you that the funds would be made available to the recipient of that transfer. At the time you contact us, we may ask for the following information: 1) your name, address and account number; 2) the name of the person receiving the funds, and if you know it, his or her telephone number and/or address; 3) the dollar amount of the transfer; 4) the reference code for the transfer; and 5) a description of the error or why you need additional information. We may also ask you to select a choice of remedy (credit to your account in an amount necessary to resolve the error or alternatively, a resend of the transfer in an amount necessary to resolve the error for those cases where bank error is found). We will determine whether an error has occurred within 90 days after you contact us. If we determine that an error has occurred, we will promptly correct that error in accordance with the error resolution procedures under the Electronic Fund Transfer Act and federal Regulation E or in accordance with the laws of the state where your account is located as may be applicable. See your Client Manual for details.

LOANS**Checking Plus Line of Credit - Fixed Rate and Variable Rate**

Average Daily Balance: The Average Daily Balance is computed by taking the beginning balance on your account each day, adding any new advances and adjustments as of the day they are made, and subtracting any payments as of the day received, credits as of the day issued, and any unpaid Interest Charges or other fees and charges. This gives you a daily balance. Add up all the daily balances for the statement period and divide the total by the number of days in the statement period. This gives you the Average Daily Balance. For Checking Plus (variable rate), the Daily Periodic rate and the corresponding Annual Percentage Rate may vary.

Interest Charge: The Interest Charge is computed by applying the Daily Periodic Rate to the "daily balance" of your account for each day in the statement period. To get the "daily balance" we take the beginning balance each day, add any new advances and adjustments, and subtract any unpaid interest or other finance charges and any payments or credits. This gives us the daily balance. You may verify the amount of the Interest Charge by (1) multiplying each of the average daily balances by the number of days this rate was in effect, and then (2) multiplying each of the results by the applicable Daily Periodic Rate, and (3) adding these products together. (All of these numbers can be found in the table called "Interest Charge Calculation". Each average daily balance is disclosed as Balance Subject to Interest Rate. The daily periodic rate is the Annual Percentage Rate divided by 365, except in leap years when it will be divided by 366.) For Checking Plus (variable rate), the Daily Periodic Rate and the corresponding Annual Percentage Rate may vary.

Interest Charges are assessed on loans as of the day we pay your check or otherwise make funds available to you from your account. The total Interest Charges paid during the year will be shown on your statement. We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Other Information

Checks drawn against a business account are not acceptable as payment for a personal loan obligation.

Request for Credit Balance Refunds: If your statement shows a credit balance it means your loan payments have exceeded the total amount you owe. You may request a full refund of the credit balance by writing to us at the address shown in the Customer Service Information section on your statement.

Line of Credit (other than Checking Plus), Loans and Mortgages: Information about these products on this statement is a summary as of your last individual product statement(s). You will continue to receive your regular monthly statement(s).

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Citibank Client Services 000
PO Box 6201
Sioux Falls, SD 57117-6201

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CITIBANK, N. A.
Account
90591237

MOHAMMAD A RANA
7046 BROADWAY FLOOR 1ST
JACKSON HEIGHTS NY 11372-6134

Statement Period
Jun 18 - Jul 17, 2018

Page 1 of 4

BASIC BANKING PACKAGE AS OF JULY 17, 2018**Relationship Summary:**

Checking	\$609.31
Savings	-----
Investments (not FDIC Insured)	-----
Loans	\$0.00
Credit Cards	-----

Checking				Balance
Regular Checking				\$609.31
Loans	Credit Line	Amount Available	Amount You Owe	
Checking Plus Line of Credit (as of 7/17/18)	\$2,500.00	\$2,500.00	\$0.00	

BASIC BANKING PACKAGE FEES

Regular Checking Fees		Your Fees this Statement Period
Monthly Service Fee*	\$12.00	Waived due to Direct Deposit and Bill Payment
Fee for non-Citibank ATM transaction	\$2.50	None

*To waive the monthly service fee, make one qualifying direct deposit and one qualifying bill payment during the statement period, or maintain \$1,500+ in qualifying linked deposit accounts for the previous calendar month. Qualifying bill payments are those made using Citibank Online, Citi Mobile or Citiphone Banking.

All fees assessed in this statement period, including non-Citibank ATM fees, will appear as charges on your next Citibank monthly statement (to the account that is currently debited for your monthly service fee).

Please refer to your Client Manual-Consumer Accounts and Marketplace Addendum booklet for details on how we determine your monthly fees and charges.

CHECKING ACTIVITY**Regular Checking**

90591237

Beginning Balance: \$1,118.01
Ending Balance: \$609.31

MOHAMMAD A RANA

Account 90591237
Statement Period - Jun 18 - Jul 17, 2018

010/R1/04F000

CHECKING ACTIVITY

Continued

Date	Description	Amount Subtracted	Amount Added	Balance
06/19	Debit PIN Purchase NATIONAL WHOLESAL LONG ISLAND CNYUS02159	23.27		
06/19	Debit PIN Purchase COSTCO WHSE #0243 LONG ISLAND CNYUS05153	228.28		866.46
06/20	Debit Card Purchase 06/18 02:16a #7465 TARGET.COM * 800-591-3869 MN 18170 Retail stores	30.92		835.54
06/22	Debit Card Purchase 06/20 12:48p #7465 NYCDOT PARKING METERS LONG IS CITY NY 18172 Autos (rental, service, gas)	0.50		
06/22	Debit Card Purchase 06/20 03:33p #7465 CP QUEENS CENTER MALL ELMHURST NY 18172 Autos (rental, service, gas)	3.00		832.04
06/25	Debit Card Purchase 06/21 09:55a #7465 GEICO *AUTO 800-841-3000 DC 18173 Misc Business Services	350.28		481.76
07/03	Debit Card Purchase 06/29 07:11p #7465 DSI NJ EZPASS W MILWAUKEE WI 18181	56.45		425.31
07/09	Bill Payment MACYS(ALL DIVISIONS) 011504 CBOL	60.00		365.31
07/11	ACH Electronic Credit XXSOCIAL SECURITY FOR MOHAMMAD A RANA		702.00	
07/11	Debit Card Purchase 07/09 02:57p #7465 NYCDOT PARKING METERS LONG IS CITY NY 18191 Autos (rental, service, gas)	2.00		1,065.31
07/13	Debit Card Purchase 07/11 04:29p #7465 NYCDOT PARKING METERS LONG IS CITY NY 18193 Autos (rental, service, gas)	1.00		
07/13	Bill Payment CHASE MASTERCARD & VISA 011505 CBOL	455.00		609.31
	Total Subtracted/Added	1,210.70	702.00	

All transaction times and dates reflected are based on Eastern Time.

Transactions made on weekends, bank holidays or after bank business hours are not reflected in your account until the next business day.

Overdraft Protection		
As of	Source of Coverage	Amount
07/17	Checking Plus Line of Credit	\$2,500

Safety Check transfers will not exceed \$99,999.99 per calendar month from your savings account, or per monthly period from your money market to cover overdrafts or use of uncollected funds in your checking account.

CUSTOMER SERVICE INFORMATION

IF YOU HAVE QUESTIONS ON:

Checking
Checking Plus Line of Credit

YOU CAN CALL:

888-248-4226
(For Speech and Hearing
Impaired Customers Only
TDD: 800-945-0258)

YOU CAN WRITE:

Citibank Client Services
100 Citibank Drive
San Antonio, TX 78245-9966

FOR BILLING INQUIRIES:

For Billing Inquiries calling
or e-mailing will not preserve
your rights.Citibank
PO Box 769004
San Antonio, TX 78245-9004

CREDIT BUREAU DISPUTES:

Citibank
PO Box 6181
Sioux Falls, SD 57117-6181

Please read the paragraphs below for important information on your accounts with us. Note that some of these products may not be available in all states or in all packages.

The products reported on this statement have been combined onto one monthly statement at your request. The ownership and title of individual products reported here may be different from the addressee(s) on the first page.

MOHAMMAD A RANA

Account 90591237
Statement Period - Jun 18 - Jul 17, 2018

010/R1/04F000

CHECKING AND SAVINGS**FDIC Insurance:**

Products reported in CHECKING and SAVINGS are insured by the Federal Deposit Insurance Corporation. Please consult your Citibank Customer Manual for full details and limitations of FDIC coverage.

CERTIFICATES OF DEPOSIT

Certificates of Deposit (CD) information may show dashes in certain fields if on the date of your statement your new CD was not yet funded or your existing CD renewed but is still in its grace period.

IN CASE OF ERRORS**In Case of Errors or Questions About Your Electronic Fund Transfers:**

If you think your statement or record is wrong or if you need more information about a transfer on the statement or record, telephone us or write to us at the address shown in the Customer Service Information section on your statement as soon as possible. We must hear from you no later than 60 days after we sent you the first statement on which the error or problem appeared. You are entitled to remedies for error resolution for an electronic fund transfer in accordance with the Electronic Fund Transfer Act and federal Regulation E or in accordance with laws of the state where your account is located as may be applicable. See your Client Manual for details.

Give us the following information: (1) your name and account number, (2) the dollar amount of the suspected error, (3) describe the error or the transfer you are unsure about and explain as clearly as you can why you believe there is an error or why you need more information. We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this we will recredit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation.

The following special procedures apply to errors or questions about international wire transfers or International Citibank Global Transfers to a recipient located in a foreign country on or after October 28, 2013: Telephone us or write to us at the address shown in the Customer Service Information section on your statement as soon as possible. We must hear from you within 180 days of the date we indicated to you that the funds would be made available to the recipient of that transfer. At the time you contact us, we may ask for the following information: 1) your name, address and account number; 2) the name of the person receiving the funds, and if you know it, his or her telephone number and/or address; 3) the dollar amount of the transfer; 4) the reference code for the transfer; and 5) a description of the error or why you need additional information. We may also ask you to select a choice of remedy (credit to your account in an amount necessary to resolve the error or alternatively, a resend of the transfer in an amount necessary to resolve the error for those cases where bank error is found). We will determine whether an error has occurred within 90 days after you contact us. If we determine that an error has occurred, we will promptly correct that error in accordance with the error resolution procedures under the Electronic Fund Transfer Act and federal Regulation E or in accordance with the laws of the state where your account is located as may be applicable. See your Client Manual for details.

LOANS**Checking Plus Line of Credit - Fixed Rate and Variable Rate**

Average Daily Balance: The Average Daily Balance is computed by taking the beginning balance on your account each day, adding any new advances and adjustments as of the day they are made, and subtracting any payments as of the day received, credits as of the day issued, and any unpaid Interest Charges or other fees and charges. This gives you a daily balance. Add up all the daily balances for the statement period and divide the total by the number of days in the statement period. This gives you the Average Daily Balance. For Checking Plus (variable rate), the Daily Periodic rate and the corresponding Annual Percentage Rate may vary.

Interest Charge: The Interest Charge is computed by applying the Daily Periodic Rate to the "daily balance" of your account for each day in the statement period. To get the "daily balance" we take the beginning balance each day, add any new advances and adjustments, and subtract any unpaid interest or other finance charges and any payments or credits. This gives us the daily balance. You may verify the amount of the Interest Charge by (1) multiplying each of the average daily balances by the number of days this rate was in effect, and then (2) multiplying each of the results by the applicable Daily Periodic Rate, and (3) adding these products together. (All of these numbers can be found in the table called "Interest Charge Calculation". Each average daily balance is disclosed as Balance Subject to Interest Rate. The daily periodic rate is the Annual Percentage Rate divided by 365, except in leap years when it will be divided by 366.) For Checking Plus (variable rate), the Daily Periodic Rate and the corresponding Annual Percentage Rate may vary.

Interest Charges are assessed on loans as of the day we pay your check or otherwise make funds available to you from your account. The total Interest Charges paid during the year will be shown on your statement. We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Other Information

Checks drawn against a business account are not acceptable as payment for a personal loan obligation.

Request for Credit Balance Refunds: If your statement shows a credit balance it means your loan payments have exceeded the total amount you owe. You may request a full refund of the credit balance by writing to us at the address shown in the Customer Service Information section on your statement.

Line of Credit (other than Checking Plus), Loans and Mortgages: Information about these products on this statement is a summary as of your last individual product statement(s). You will continue to receive your regular monthly statement(s).

Billing Rights Summary - What To Do If You Think You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at the address shown in the Customer Service Information section on your statement (Attn: Checking Plus). In your letter, give us the following information:

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- **Dollar amount:** The dollar amount of the suspected error.
- **Description of the Problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

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- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

[illegible]

Citibank Client Services 000
PO Box 6201
Sioux Falls, SD 57117-6201

010/R1/04F000

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CITIBANK, N. A.
Account
90591237

MOHAMMAD A RANA
7046 BROADWAY FLOOR 1ST
JACKSON HEIGHTS NY 11372-6134

Statement Period
Jul 18 - Aug 19, 2018

Page 1 of 4

BASIC BANKING PACKAGE AS OF AUGUST 19, 2018**Relationship Summary:**

Checking	\$947.22
Savings	-----
Investments (not FDIC Insured)	-----
Loans	\$0.00
Credit Cards	-----

Checking				Balance
Regular Checking				\$947.22
Loans	Credit Line	Amount Available	Amount You Owe	
Checking Plus Line of Credit (as of 8/19/18)	\$2,500.00	\$2,500.00	\$0.00	

SUGGESTIONS AND RECOMMENDATIONS

Notice: The Citibank Client Manual-Consumer Accounts now includes the following terms. When you provide a mobile phone number to us, you authorize your wireless operator (AT&T, Sprint, T-Mobile, US Cellular, Verizon, or any other branded wireless operator) to disclose your mobile number, name, address, email, network status, customer type, customer role, billing type, mobile device identifiers (IMSI and IMEI) and other subscriber status details, if available, solely to allow verification of your identity and to compare information you have provided to Citi with your wireless operator account profile information for the duration of your business relationship with Citibank.

BASIC BANKING PACKAGE FEES

Regular Checking Fees		Your Fees this Statement Period
Monthly Service Fee*	\$12.00	Waived
Fee for non-Citibank ATM transaction	\$2.50	None

*To waive the monthly service fee, make one qualifying direct deposit and one qualifying bill payment during the statement period, or maintain \$1,500+ in qualifying linked deposit accounts for the previous calendar month. Qualifying bill payments are those made using Citibank Online, Citi Mobile or Citiphone Banking.

All fees assessed in this statement period, including non-Citibank ATM fees, will appear as charges on your next Citibank monthly statement (to the account that is currently debited for your monthly service fee).

Please refer to your Client Manual-Consumer Accounts and Marketplace Addendum booklet for details on how we determine your monthly fees and charges.

MOHAMMAD A RANA

Account 90591237
Statement Period - Jul 18 - Aug 19, 2018

010/R1/04F000

CHECKING ACTIVITY**Regular Checking****90591237****Beginning Balance:** \$609.31
Ending Balance: \$947.22

Date	Description	Amount Subtracted	Amount Added	Balance
07/24	Debit Card Purchase 07/21 09:36a #7465 GEICO *AUTO 800-841-3000 DC 18204 Misc Business Services	219.86		389.45
07/26	Debit Card Purchase 07/24 04:04p #7465 NYCDOT PARKING METERS LONG IS CITY NY 18206 Autos (rental, service, gas)	2.00		387.45
08/06	Debit Card Purchase 08/01 02:04p #7465 WALMART.COM 8009666546 AR 18215 Retail stores	77.57		309.88
08/08	ACH Electronic Credit XXSOCIAL SECURITY FOR MOHAMMAD A RANA		702.00	1,011.88
08/16	Debit Card Purchase 08/14 03:25p #7465 TARGET.COM * 800-591-3869 MN 18227 Retail stores	59.66		952.22
08/17	Debit Card Purchase 08/16 #7465 TARGET.COM * 800-591-3869 MN 18228 Retail stores	5.00		947.22
Total Subtracted/Added		364.09	702.00	

*All transaction times and dates reflected are based on Eastern Time.**Transactions made on weekends, bank holidays or after bank business hours are not reflected in your account until the next business day.*

Overdraft Protection		
As of	Source of Coverage	Amount
08/19	Checking Plus Line of Credit	\$2,500

*Safety Check transfers will not exceed \$99,999.99 per calendar month from your savings account, or per monthly period from your money market to cover overdrafts or use of uncollected funds in your checking account.***CUSTOMER SERVICE INFORMATION****IF YOU HAVE QUESTIONS ON:**Checking
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(For Speech and Hearing
Impaired Customers Only
TDD: 800-945-0258)**YOU CAN WRITE:**Citibank Client Services
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San Antonio, TX 78245-9966**FOR BILLING INQUIRIES:**For Billing Inquiries calling
or e-mailing will not preserve
your rights.Citibank
PO Box 769004
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MOHAMMAD A RANA

Account 90591237
Statement Period - Jul 18 - Aug 19, 2018

Page 3 of 4

010/R1/04F000

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- We can apply any unpaid amount against your credit limit.

Account 90591237 Page 4 of 4
Statement Period - Jul 18 - Aug 19, 2018



**EQUAL HOUSING
LENDER**

TO RECONCILE YOUR CHECKBOOK WITH THIS STATEMENT, FOLLOW THESE SIMPLE RULES

- | | | |
|--|--|--|
| 6. Record Closing Balance here (as shown on statement). | | |
| 7. Add deposits or transfers you recorded which are not shown on this statement. | | |
| | | |
| | | |
| 8. Total (6 and 7 above). | | |
| 9. Enter Total "Checks and Other Withdrawals Outstanding" (from right). | | |
| BALANCE (8 less 9 should equal your checkbook balance). | | |

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010/R1/04F000

Citibank Client Services 000
PO Box 6201
Sioux Falls, SD 57117-6201

000
CITIBANK, N. A.
Account
90591237

Statement Period
Aug 20 - Sep 17, 2018

MOHAMMAD A RANA
7046 BROADWAY FLOOR 1ST
JACKSON HEIGHTS NY 11372-6134

Page 1 of 4

BASIC BANKING PACKAGE AS OF SEPTEMBER 17, 2018

Relationship Summary:

Checking	\$916.92
Savings	-----
Investments (not FDIC Insured)	-----
Loans	\$0.00
Credit Cards	-----

Citibank's Privacy Notice is now available to view. On the Download Recent Statement page, select the Legal and Marketing Notices link for your most recent statement, then select the Legal Notice link to view the Privacy Notice.

			Balance
Checking			\$916.92
Regular Checking			
Loans			
Checking Plus Line of Credit (as of 9/17/18)	Credit Line	Amount Available	Amount You Owe
	\$2,500.00	\$2,500.00	\$0.00

You're invited to apply for a Citibank® Personal Loan.
A personal loan is a smart solution to help you stay in control of large purchases or to pay down high interest rate debt. With a Citi Personal Loan, you'll get a fixed rate and payment without any surprises.
Visit your nearest Citibank branch, call 1-888-920-3494 or sign in to citi.com/personalloans to apply.

BASIC BANKING PACKAGE FEES

Regular Checking Fees		Your Fees this Statement Period
Monthly Service Fee*	\$12.00	Waived due to Direct Deposit and Bill Payment
Fee for non-Citibank ATM transaction	\$2.50	None

*To waive the monthly service fee, make one qualifying direct deposit and one qualifying bill payment during the statement period, or maintain \$1,500+ in qualifying linked deposit accounts for the previous calendar month. Qualifying bill payments are those made using Citibank Online, Citi Mobile or Citiphone Banking.

All fees assessed in this statement period, including non-Citibank ATM fees, will appear as charges on your next Citibank monthly statement (to the account that is currently debited for your monthly service fee). Please refer to your Client Manual-Consumer Accounts and Marketplace Addendum booklet for details on how we determine your monthly fees and charges.

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Citibank Client Services 000
PO Box 6201
Sioux Falls, SD 57117-6201

010/R1/04F000

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CITIBANK, N. A.
Account
90591237

MOHAMMAD A RANA
7046 BROADWAY FLOOR 1ST
JACKSON HEIGHTS NY 11372-6134

Statement Period
Sep 18 - Oct 17, 2018

Page 1 of 4

BASIC BANKING PACKAGE AS OF OCTOBER 17, 2018				
Relationship Summary:				
Checking	\$1,401.12			
Savings	-----			
Investments (not FDIC Insured)	-----			
Loans	\$0.00			
Credit Cards	-----			
Checking				Balance
Regular Checking				\$1,401.12
Loans	Credit Line	Amount Available	Amount You Owe	
Checking Plus Line of Credit (as of 10/17/18)	\$2,500.00	\$2,500.00	\$0.00	

BASIC BANKING PACKAGE FEES		
Regular Checking Fees		Your Fees this Statement Period
Monthly Service Fee*	\$12.00	Waived due to Direct Deposit and Bill Payment
Fee for non-Citibank ATM transaction	\$2.50	None
<p>*To waive the monthly service fee, make one qualifying direct deposit and one qualifying bill payment during the statement period, or maintain \$1,500+ in qualifying linked deposit accounts for the previous calendar month. Qualifying bill payments are those made using Citibank Online, Citi Mobile or Citiphone Banking.</p> <p>All fees assessed in this statement period, including non-Citibank ATM fees, will appear as charges on your next Citibank monthly statement (to the account that is currently debited for your monthly service fee).</p> <p>Please refer to your Client Manual-Consumer Accounts and Marketplace Addendum booklet for details on how we determine your monthly fees and charges.</p> <p>Please refer to your Client Manual-Consumer Accounts and Marketplace Addendum booklet for details on how we determine your monthly fees and charges.</p>		

CHECKING ACTIVITY			
Regular Checking			
90591237			
Beginning Balance:		\$916.92	
Ending Balance:		\$1,401.12	

MOHAMMAD A RANA

Account 90591237
Statement Period - Sep 18 - Oct 17, 2018

Page 2 of 4

010/R1/04F000

CHECKING ACTIVITY

Continued

Date	Description	Amount Subtracted	Amount Added	Balance
09/18	Debit Card Purchase 09/15 04:10p #7465 NYCDOT PARKING METERS LONG IS CITY NY 18260 Autos (rental, service, gas)	1.00		915.92
09/24	Debit PIN Purchase DA TANG MANAGEM JAMAICA NYUS00155	48.97		
09/24	Debit Card Purchase 09/19 04:21p #7465 TOLLS BY MAIL 800-333-8655 NY 18264 Misc Transportation	8.50		858.45
09/25	Debit Card Purchase 09/21 09:39a #7465 GEICO *AUTO 800-841-3000 DC 18265 Misc Business Services	219.86		638.59
09/27	ACH Electronic Debit NYC FINANCE PARKING TK 201826800102604 1	115.00		523.59
09/28	Debit Card Purchase 09/26 01:29p #7465 NYCDOT PARKING METERS LONG IS CITY NY 18270 Autos (rental, service, gas)	4.00		519.59
10/02	Bill Payment CON EDISON 011507 CBOL	120.00		399.59
10/03	Debit Card Purchase 10/01 #7465 WALMART.COM 800-966-6546 AR 18275 Retail stores	31.78		
10/03	Debit Card Purchase 09/30 06:23p #7465 WALMART.COM 800-966-6546 AR 18275 Retail stores	38.80		329.01
10/05	Debit Card Purchase 10/01 11:01p #7465 BLS*JADOOTV 209-523-6688 CA 18277 Phones, Cable & Utilities	4.99		
10/05	Debit Card Purchase 10/03 06:37p #7465 WALMART.COM 800-966-6546 AR 18277 Retail stores	9.90		314.12
10/09	Debit PIN Purchase BP#5986807ASTOR ASTORIA NYUS00155	47.50		266.62
10/10	ACH Electronic Credit XXSOCIAL SECURITY FOR MOHAMMAD A RANA		702.00	
10/10	Debit Card Purchase 10/06 11:56a #7465 NYCDOT PARKING METERS LONG IS CITY NY 18281 Autos (rental, service, gas)	2.50		966.12
10/15	Citibank Global Transfer 10/13 07:53p 0005262188401642103 181013CITIBANK ONLINE MOHAMMAD RANA		1.00	
10/15	Citibank Global Transfer 10/13 08:03p 0005262188401119015 181013CITIBANK MOBILE MOHAMMAD RANA		599.00	
10/15	ACH Electronic Debit NYC FINANCE PARKING TK 201828400108477 1	50.00		1,516.12
10/17	ACH Electronic Debit NYC FINANCE PARKING TK 201828800109819 1	115.00		1,401.12
Total Subtracted/Added		817.80	1,302.00	

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Transactions made on weekends, bank holidays or after bank business hours are not reflected in your account until the next business day.

Overdraft Protection		
As of	Source of Coverage	Amount
10/17	Checking Plus Line of Credit	\$2,500

Safety Check transfers will not exceed \$99,999.99 per calendar month from your savings account, or per monthly period from your money market to cover overdrafts or use of uncollected funds in your checking account.

MOHAMMAD A RANA

Account 90591237
Statement Period - Sep 18 - Oct 17, 2018

Page 3 of 4

010/R1/04F000

CUSTOMER SERVICE INFORMATION**IF YOU HAVE QUESTIONS ON:**Checking
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Give us the following information: (1) your name and account number; (2) the dollar amount of the suspected error; (3) describe the error or the transfer you are unsure about and explain as clearly as you can why you believe there is an error or why you need more information. We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this we will recredit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation.

The following special procedures apply to errors or questions about international wire transfers or international Citibank Global Transfers to a recipient located in a foreign country on or after October 28, 2013: Telephone us or write to us at the address shown in the Customer Service Information section on your statement as soon as possible. We must hear from you within 180 days of the date we indicated to you that the funds would be made available to the recipient of that transfer. At the time you contact us, we may ask for the following information: 1) your name, address and account number; 2) the name of the person receiving the funds, and if you know it, his or her telephone number and/or address; 3) the dollar amount of the transfer; 4) the reference code for the transfer; and 5) a description of the error or why you need additional information. We may also ask you to select a choice of remedy (credit to your account in an amount necessary to resolve the error or alternatively, a resend of the transfer in an amount necessary to resolve the error for those cases where bank error is found). We will determine whether an error has occurred within 90 days after you contact us. If we determine that an error has occurred, we will promptly correct that error in accordance with the error resolution procedures under the Electronic Fund Transfer Act and federal Regulation E or in accordance with the laws of the state where your account is located as may be applicable. See your Client Manual for details.

LOANS**Checking Plus Line of Credit - Fixed Rate and Variable Rate**

Average Daily Balance: The Average Daily Balance is computed by taking the beginning balance on your account each day, adding any new advances and adjustments as of the day they are made, and subtracting any payments as of the day received, credits as of the day issued, and any unpaid Interest Charges or other fees and charges. This gives you a daily balance. Add up all the daily balances for the statement period and divide the total by the number of days in the statement period. This gives you the Average Daily Balance. For Checking Plus (variable rate), the Daily Periodic rate and the corresponding Annual Percentage Rate may vary.

Interest Charge: The Interest Charge is computed by applying the Daily Periodic Rate to the "daily balance" of your account for each day in the statement period. To get the "daily balance" we take the beginning balance each day, add any new advances and adjustments, and subtract any unpaid interest or other finance charges and any payments or credits. This gives us the daily balance. You may verify the amount of the Interest Charge by (1) multiplying each of the average daily balances by the number of days this rate was in effect, and then (2) multiplying each of the results by the applicable Daily Periodic Rate, and (3) adding these products together. (All of these numbers can be found in the table called "Interest Charge Calculation". Each average daily balance is disclosed as Balance Subject to Interest Rate. The daily periodic rate is the Annual Percentage Rate divided by 365, except in leap years when it will be divided by 366.) For Checking Plus (variable rate), the Daily Periodic Rate and the corresponding Annual Percentage Rate may vary.

Interest Charges are assessed on loans as of the day we pay your check or otherwise make funds available to you from your account. The total Interest Charges paid during the year will be shown on your statement. We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

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Citibank Client Services 000
PO Box 6201
Sioux Falls, SD 57117-6201

000
CITIBANK, N. A.
Account
90591237

MOHAMMAD A RANA
7046 BROADWAY FLOOR 1ST
JACKSON HEIGHTS NY 11372-6134

Statement Period
Oct 18 - Nov 18, 2018

Page 1 of 4

BASIC BANKING PACKAGE AS OF NOVEMBER 18, 2018**Relationship Summary:**

Checking	\$1,187.71
Savings	-----
Investments (not FDIC Insured)	-----
Loans	\$0.00
Credit Cards	-----

Checking	Balance		
Regular Checking	\$1,187.71		
Loans	Credit Line	Amount Available	Amount You Owe
Checking Plus Line of Credit (as of 11/18/18)	\$2,500.00	\$2,500.00	\$0.00

Share the benefits of Citi.
Refer Friends and Family and Earn Cash Rewards.
Talk with your Personal Banker about how to earn a cash bonus with our
Member-Get-Member program when your referral opens an eligible Citibank
checking account. Enrollment required.

BASIC BANKING PACKAGE FEES

Regular Checking Fees		Your Fees this Statement Period
Monthly Service Fee*	\$12.00	Waived due to Direct Deposit and Bill Payment
Fee for non-Citibank ATM transaction	\$2.50	None

*To waive the monthly service fee, make one qualifying direct deposit and one qualifying bill payment during the statement period, or maintain \$1,500+ in qualifying linked deposit accounts for the previous calendar month. Qualifying bill payments are those made using Citibank Online, Citi Mobile or Citiphone Banking.

All fees assessed in this statement period, including non-Citibank ATM fees, will appear as charges on your next Citibank monthly statement (to the account that is currently debited for your monthly service fee).

Please refer to your Client Manual-Consumer Accounts and Marketplace Addendum booklet for details on how we determine your monthly fees and charges.

MOHAMMAD A RANA

Account 90591237
Statement Period - Oct 18 - Nov 18, 2018

010/R1/04F000

CHECKING ACTIVITY

Regular Checking

90591237

Beginning Balance: \$1,401.12
Ending Balance: \$1,187.71

Date	Description	Amount Subtracted	Amount Added	Balance
10/18	ACH Electronic Debit PAYPAL INST XFER JOSBANKCLOT	87.95		1,313.17
10/23	Foreign Transaction Fee NADRA ISLAMABAD PAK18295	2.36		
10/23	Debit Card Purchase 10/18 02:29p #7465 NADRA ISLAMABAD PAK18295 Specialty Retail stores	78.51		
10/23	Debit Card Purchase 10/21 09:32a #7465 GEICO *AUTO 800-841-3000 DC 18295 Misc Business Services	219.86		1,012.44
10/24	Debit PIN Purchase DA TANG MANAGEM JAMAICA NYUS00155	47.72		964.72
10/29	ACH Electronic Debit PAYPAL INST XFER JOSBANKCLOT	59.88		904.84
10/30	ACH Electronic Debit NYC FINANCE PARKING TK 201830100104422 1	50.00		
10/30	Debit Card Purchase 10/26 #7465 HARMON ECOMM #8641 9732560989 NJ 18300 Specialty Retail stores	44.45		810.39
11/01	Debit Card Purchase 10/30 10:35a #7465 NYCDOT PARKING METERS LONG IS CITY NY 18304 Autos (rental, service, gas)	2.00		808.39
11/05	Debit PIN Purchase WILBUR CROSS PK ORANGE CTUS00155	38.99		769.40
11/06	Debit Card Purchase 11/01 12:44p #7465 U-HAUL MOVING & STORAG WOODSIDE NY 18307 Autos (rental, service, gas)	3.00		
11/06	Debit Card Purchase 11/01 10:01p #7465 BLS*JADOOTV 209-523-6688 CA 18309 Phones, Cable & Utilities	4.99		
11/06	Debit Card Purchase 11/01 #7465 U-HAUL MOVING & STORAG WOODSIDE NY 18307 Autos (rental, service, gas)	70.70		690.71
11/13	Debit Card Purchase 11/08 05:35p #7465 DEBORAH ANN MAGEE PC NEW YORK NY 18313 Misc Business Services	125.00		565.71
11/14	ACH Electronic Credit XXSOCIAL SECURITY FOR MOHAMMAD A RANA		702.00	1,267.71
11/15	Bill Payment CHASE MASTERCARD & VISA 011508 CBOL	80.00		1,187.71
Total Subtracted/Added		915.41	702.00	

All transaction times and dates reflected are based on Eastern Time.

Transactions made on weekends, bank holidays or after bank business hours are not reflected in your account until the next business day.

Overdraft Protection		
As of	Source of Coverage	Amount
11/18	Checking Plus Line of Credit	\$2,500

Safety Check transfers will not exceed \$99,999.99 per calendar month from your savings account, or per monthly period from your money market to cover overdrafts or use of uncollected funds in your checking account.

MOHAMMAD A RANA

Account 90591237
Statement Period - Oct 18 - Nov 18, 2018

Page 3 of 4

010/R1/04F000

CUSTOMER SERVICE INFORMATION**IF YOU HAVE QUESTIONS ON:**Checking
Checking Plus Line of Credit**YOU CAN CALL:**888-248-4226
(For Speech and Hearing
Impaired Customers Only
TDD: 800-945-0258)**YOU CAN WRITE:**Citibank Client Services
100 Citibank Drive
San Antonio, TX 78245-9966**FOR BILLING INQUIRIES:**For Billing Inquiries calling
or e-mailing will not preserve
your rights.Citibank
PO Box 769004
San Antonio, TX 78245-9004**CREDIT BUREAU DISPUTES:**Citibank
PO Box 6181
Sioux Falls, SD 57117-6181

Please read the paragraphs below for important information on your accounts with us. Note that some of these products may not be available in all states or in all packages.

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CHECKING AND SAVINGS**FDIC Insurance:**

Products reported in CHECKING and SAVINGS are insured by the Federal Deposit Insurance Corporation. Please consult your Citibank Customer Manual for full details and limitations of FDIC coverage.

CERTIFICATES OF DEPOSIT

Certificates of Deposit (CD) information may show dashes in certain fields if on the date of your statement your new CD was not yet funded or your existing CD renewed but is still in its grace period.

IN CASE OF ERRORS**In Case of Errors or Questions About Your Electronic Fund Transfers:**

If you think your statement or record is wrong or if you need more information about a transfer on the statement or record, telephone us or write to us at the address shown in the Customer Service Information section on your statement as soon as possible. We must hear from you no later than 60 days after we sent you the first statement on which the error or problem appeared. You are entitled to remedies for error resolution for an electronic fund transfer in accordance with the Electronic Fund Transfer Act and federal Regulation E or in accordance with laws of the state where your account is located as may be applicable. See your Client Manual for details.

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LOANS**Checking Plus Line of Credit - Fixed Rate and Variable Rate**

Average Daily Balance: The Average Daily Balance is computed by taking the beginning balance on your account each day, adding any new advances and adjustments as of the day they are made, and subtracting any payments as of the day received, credits as of the day issued, and any unpaid Interest Charges or other fees and charges. This gives you a daily balance. Add up all the daily balances for the statement period and divide the total by the number of days in the statement period. This gives you the Average Daily Balance. For Checking Plus (variable rate), the Daily Periodic rate and the corresponding Annual Percentage Rate may vary.

Interest Charge: The Interest Charge is computed by applying the Daily Periodic Rate to the "daily balance" of your account for each day in the statement period. To get the "daily balance" we take the beginning balance each day, add any new advances and adjustments, and subtract any unpaid interest or other finance charges and any payments or credits. This gives us the daily balance. You may verify the amount of the Interest Charge by (1) multiplying each of the average daily balances by the number of days this rate was in effect, and then (2) multiplying each of the results by the applicable Daily Periodic Rate, and (3) adding these products together. (All of these numbers can be found in the table called "Interest Charge Calculation". Each average daily balance is disclosed as Balance Subject to Interest Rate. The daily periodic rate is the Annual Percentage Rate divided by 365, except in leap years when it will be divided by 366.) For Checking Plus (variable rate), the Daily Periodic Rate and the corresponding Annual Percentage Rate may vary.

Interest Charges are assessed on loans as of the day we pay your check or otherwise make funds available to you from your account. The total Interest Charges paid during the year will be shown on your statement. We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

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010/R1/04F000

Citibank Client Services 000
PO Box 6201
Sioux Falls, SD 57117-6201

000
CITIBANK, N. A.
Account
90591237

Statement Period
Nov 19 - Dec 17, 2018

MOHAMMAD A RANA
7046 BROADWAY FLOOR 1ST
JACKSON HEIGHTS NY 11372-6134

Page 1 of 4

BASIC BANKING PACKAGE AS OF DECEMBER 17, 2018**Relationship Summary:**

Checking	\$626.22
Savings	*****
Investments (not FDIC Insured)	*****
Loans	\$0.00
Credit Cards	*****

Checking				Balance
Regular Checking				\$626.22
Loans	Credit Line	Amount Available	Amount You Owe	
Checking Plus Line of Credit (as of 12/17/18)	\$2,500.00	\$2,500.00		\$0.00

BASIC BANKING PACKAGE FEES

Regular Checking Fees		Your Fees this Statement Period
Monthly Service Fee*	\$12.00	Waived due to Direct Deposit and Bill Payment
Fee for non-Citibank ATM transaction	\$2.50	None

*To waive the monthly service fee, make one qualifying direct deposit and one qualifying bill payment during the statement period, or maintain \$1,500+ in qualifying linked deposit accounts for the previous calendar month. Qualifying bill payments are those made using Citibank Online, Citi Mobile or Citiphone Banking.

All fees assessed in this statement period, including non-Citibank ATM fees, will appear as charges on your next Citibank monthly statement (to the account that is currently debited for your monthly service fee).

Please refer to your Client Manual-Consumer Accounts and Marketplace Addendum booklet for details on how we determine your monthly fees and charges.

CHECKING ACTIVITY**Regular Checking**

90591237

Beginning Balance: \$1,187.71
Ending Balance: \$626.22

Date	Description	Amount Subtracted	Amount Added	Balance
11/21	Check # 2199	645.00		542.71

MOHAMMAD A RANA

Account 90591237
Statement Period - Nov 19 - Dec 17, 2018

010/R1/04F000

CHECKING ACTIVITY

Continued

Date	Description	Amount Subtracted	Amount Added	Balance
11/26	Debit Card Purchase 11/21 09:33a #7465 GEICO *AUTO 800-841-3000 DC 18326 Misc Business Services	219.80		322.91
11/29	Debit Card Purchase 11/26 #7465 JOSABANK CLOTHIERS 403 8002852265 MD 18332 Misc Mail & Phone orders	49.00		
11/29	Debit Card Purchase 11/28 #7465 WALMART.COM 8009666546 AR 18332 Retail stores	77.52		196.39
12/04	Debit Card Purchase 12/01 10:01p #7465 BLS*JADOOTV 209-523-6688 CA 18337 Phones, Cable & Utilities	4.99		191.40
12/12	ACH Electronic Credit XXSOCIAL SECURITY FOR MOHAMMAD A RANA		702.00	
12/12	ACH Electronic Debit NYC FINANCE PARKING TK 201834400106543 1	65.00		828.40
12/13	ACH Electronic Debit NYC FINANCE PARKING TK 201834500105255 1	45.00		783.40
12/14	Bill Payment CHASE MASTERCARD & VISA 011509 CBOL	157.18		626.22
	Total Subtracted/Added	1,263.49	702.00	

All transaction times and dates reflected are based on Eastern Time.

Transactions made on weekends, bank holidays or after bank business hours are not reflected in your account until the next business day.

Overdraft Protection		
As of	Source of Coverage	Amount
12/17	Checking Plus Line of Credit	\$2,500

Safety Check transfers will not exceed \$99,999.99 per calendar month from your savings account, or per monthly period from your money market to cover overdrafts or use of uncollected funds in your checking account.

CUSTOMER SERVICE INFORMATION		
IF YOU HAVE QUESTIONS ON:	YOU CAN CALL:	YOU CAN WRITE:
Checking Checking Plus Line of Credit	888-248-4226 (For Speech and Hearing Impaired Customers Only TDD: 800-945-0258)	Citibank Client Services 100 Citibank Drive San Antonio, TX 78245-9966
FOR BILLING INQUIRIES:	For Billing Inquiries calling or e-mailing will not preserve your rights.	Citibank PO Box 769004 San Antonio, TX 78245-9004
CREDIT BUREAU DISPUTES:		Citibank PO Box 6181 Sioux Falls, SD 57117-6181

Please read the paragraphs below for important information on your accounts with us. Note that some of these products may not be available in all states or in all packages.

The products reported on this statement have been combined onto one monthly statement at your request. The ownership and title of individual products reported here may be different from the addressee(s) on the first page.

CHECKING AND SAVINGS**FDIC Insurance:**

Products reported in CHECKING and SAVINGS are insured by the Federal Deposit Insurance Corporation. Please consult your Citibank Customer Manual for full details and limitations of FDIC coverage.

CERTIFICATES OF DEPOSIT

Certificates of Deposit (CD) information may show dashes in certain fields if on the date of your statement your new CD was not yet funded or your existing CD renewed but is still in its grace period.

MOHAMMAD A RANA

Account 90591237
Statement Period - Nov 19 - Dec 17, 2018

Page 3 of 4

010/R1/04F000

IN CASE OF ERRORS**In Case of Errors or Questions About Your Electronic Fund Transfers:**

If you think your statement or record is wrong or if you need more information about a transfer on the statement or record, telephone us or write to us at the address shown in the Customer Service Information section on your statement as soon as possible. We must hear from you no later than 60 days after we sent you the first statement on which the error or problem appeared. You are entitled to remedies for error resolution for an electronic fund transfer in accordance with the Electronic Fund Transfer Act and federal Regulation E or in accordance with laws of the state where your account is located as may be applicable. See your Client Manual for details.

Give us the following information: (1) your name and account number, (2) the dollar amount of the suspected error, (3) describe the error or the transfer you are unsure about and explain as clearly as you can why you believe there is an error or why you need more information. We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this we will recredit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation.

The following special procedures apply to errors or questions about international wire transfers or international Citibank Global Transfers to a recipient located in a foreign country on or after October 28, 2013: Telephone us or write to us at the address shown in the Customer Service Information section on your statement as soon as possible. We must hear from you within 180 days of the date we indicated to you that the funds would be made available to the recipient of that transfer. At the time you contact us, we may ask for the following information: 1) your name, address and account number; 2) the name of the person receiving the funds, and if you know it, his or her telephone number and/or address; 3) the dollar amount of the transfer; 4) the reference code for the transfer; and 5) a description of the error or why you need additional information. We may also ask you to select a choice of remedy (credit to your account in an amount necessary to resolve the error or alternatively, a resend of the transfer in an amount necessary to resolve the error for those cases where bank error is found). We will determine whether an error has occurred within 90 days after you contact us. If we determine that an error has occurred, we will promptly correct that error in accordance with the error resolution procedures under the Electronic Fund Transfer Act and federal Regulation E or in accordance with the laws of the state where your account is located as may be applicable. See your Client Manual for details.

LOANS**Checking Plus Line of Credit - Fixed Rate and Variable Rate**

Average Daily Balance: The Average Daily Balance is computed by taking the beginning balance on your account each day, adding any new advances and adjustments as of the day they are made, and subtracting any payments as of the day received, credits as of the day issued, and any unpaid Interest Charges or other fees and charges. This gives you a daily balance. Add up all the daily balances for the statement period and divide the total by the number of days in the statement period. This gives you the Average Daily Balance. For Checking Plus (variable rate), the Daily Periodic rate and the corresponding Annual Percentage Rate may vary.

Interest Charge: The Interest Charge is computed by applying the Daily Periodic Rate to the "daily balance" of your account for each day in the statement period. To get the "daily balance" we take the beginning balance each day, add any new advances and adjustments, and subtract any unpaid interest or other finance charges and any payments or credits. This gives us the daily balance. You may verify the amount of the Interest Charge by (1) multiplying each of the average daily balances by the number of days this rate was in effect, and then (2) multiplying each of the results by the applicable Daily Periodic Rate, and (3) adding these products together. (All of these numbers can be found in the table called "Interest Charge Calculation". Each average daily balance is disclosed as Balance Subject to Interest Rate. The daily periodic rate is the Annual Percentage Rate divided by 365, except in leap years when it will be divided by 366.) For Checking Plus (variable rate), the Daily Periodic Rate and the corresponding Annual Percentage Rate may vary.

Interest Charges are assessed on loans as of the day we pay your check or otherwise make funds available to you from your account. The total Interest Charges paid during the year will be shown on your statement. We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Other Information

Checks drawn against a business account are not acceptable as payment for a personal loan obligation.

Request for Credit Balance Refunds: If your statement shows a credit balance it means your loan payments have exceeded the total amount you owe. You may request a full refund of the credit balance by writing to us at the address shown in the Customer Service Information section on your statement.

Line of Credit (other than Checking Plus), Loans and Mortgages: Information about these products on this statement is a summary as of your last individual product statement(s). You will continue to receive your regular monthly statement(s).

Billing Rights Summary - What To Do If You Think You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at the address shown in the Customer Service information section on your statement (Attn: Checking Plus). In your letter, give us the following information:

- **Account information:** Your name and account number.
- **Dollar amount:** The dollar amount of the suspected error.
- **Description of the Problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question. While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount,
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

Citibank is an Equal Housing Lender.



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Citi, Citi and Arc Design and other marks used herein are service marks of Citigroup Inc. or its affiliates, used and registered throughout the world.

Checks and Other Withdrawals Outstanding (Made by you but not yet indicated as paid on your statement)	
Number or Date	Amount
Sum of check charges on or above if applicable	
Total	

Citibank Client Services 000
PO Box 6201
Sioux Falls, SD 57117-6201

010/R1/04F000

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CITIBANK, N. A.
Account
90591237

MOHAMMAD A RANA
7046 BROADWAY FLOOR 1ST
JACKSON HEIGHTS NY 11372-6134

Statement Period
Dec 18 - Jan 17, 2019

Page 1 of 4

BASIC BANKING PACKAGE AS OF JANUARY 17, 2019**Relationship Summary:**

Checking	\$15.37
Savings	-----
Investments (not FDIC Insured)	-----
Loans	\$0.00
Credit Cards	-----

Checking				Balance
Regular Checking				\$15.37
Loans	Credit Line	Amount Available	Amount You Owe	
Checking Plus Line of Credit (as of 1/17/19)	\$2,500.00	\$2,500.00	\$0.00	

BASIC BANKING PACKAGE FEES

Regular Checking Fees		Your Fees this Statement Period
Monthly Service Fee*	\$12.00	\$12.00(Waived)
Fee for non-Citibank ATM transaction	\$2.50	None

*To waive the monthly service fee, make one qualifying direct deposit and one qualifying bill payment during the statement period, or maintain \$1,500+ in qualifying linked deposit accounts for the previous calendar month. Qualifying bill payments are those made using Citibank Online, Citi Mobile or Citiphone Banking.

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Please refer to your Client Manual-Consumer Accounts and Marketplace Addendum booklet for details on how we determine your monthly fees and charges.

CHECKING ACTIVITY**Regular Checking**

90591237

Beginning Balance: \$626.22
Ending Balance: \$15.37

Date	Description	Amount Subtracted	Amount Added	Balance
12/20	Debit Card Purchase 12/18 03:06p #7465 NYCDOT PARKING METERS LONG IS CITY NY 18353 Autos (rental, service, gas)	2.50		623.72

MOHAMMAD A RANA

Account 90591237
Statement Period - Dec 18 - Jan 17, 2019

Page 2 of 4

010/R1/04F000

CHECKING ACTIVITY

Continued

Date	Description	Amount Subtracted	Amount Added	Balance
12/26	Debit Card Purchase 12/21 09:36a #7465 GEICO *AUTO 800-841-3000 DC 18356 Misc Business Services	231.35		392.37
01/08	Cash Withdrawal 01/08 03:05p #7464 Teller	380.00		12.37
01/09	ACH Electronic Credit XXSOCIAL SECURITY FOR MOHAMMAD A RANA		713.00	725.37
01/11	Cash Withdrawal 01/11 11:37a #7464 Teller	710.00		15.37
Total Subtracted/Added		1,323.85	713.00	

All transaction times and dates reflected are based on Eastern Time.

Transactions made on weekends, bank holidays or after bank business hours are not reflected in your account until the next business day.

Overdraft Protection		
As of	Source of Coverage	Amount
01/17	Checking Plus Line of Credit	\$2,500

Safety Check transfers will not exceed \$99,999.99 per calendar month from your savings account, or per monthly period from your money market to cover overdrafts or use of uncollected funds in your checking account.

CUSTOMER SERVICE INFORMATION		
IF YOU HAVE QUESTIONS ON:	YOU CAN CALL:	YOU CAN WRITE:
Checking Checking Plus Line of Credit	888-248-4226 (For Speech and Hearing Impaired Customers Only TDD: 800-945-0258)	Citibank Client Services 100 Citibank Drive San Antonio, TX 78245-9966
FOR BILLING INQUIRIES:	For Billing Inquiries calling or e-mailing will not preserve your rights.	Citibank PO Box 769004 San Antonio, TX 78245-9004
CREDIT BUREAU DISPUTES:		Citibank PO Box 6181 Sioux Falls, SD 57117-6181

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CHECKING AND SAVINGS**FDIC Insurance:**

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IN CASE OF ERRORS**In Case of Errors or Questions About Your Electronic Fund Transfers:**

If you think your statement or record is wrong or if you need more information about a transfer on the statement or record, telephone us or write to us at the address shown in the Customer Service Information section on your statement as soon as possible. We must hear from you no later than 60 days after we sent you the **first** statement on which the error or problem appeared. You are entitled to remedies for error resolution for an electronic fund transfer in accordance with the Electronic Fund Transfer Act and federal Regulation E or in accordance with laws of the state where your account is located as may be applicable. See your Client Manual for details.

Give us the following information: (1) your name and account number, (2) the dollar amount of the suspected error, (3) describe the error or the transfer you are unsure about and explain as clearly as you can why you believe there is an error or why you need more information. We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this we will recredit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation.

MOHAMMAD A RANA

Account 90591237
Statement Period - Dec 18 - Jan 17, 2019

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The following special procedures apply to errors or questions about international wire transfers or international Citibank Global Transfers to a recipient located in a foreign country on or after October 28, 2013: Telephone us or write to us at the address shown in the Customer Service Information section on your statement as soon as possible. We must hear from you within 180 days of the date we indicated to you that the funds would be made available to the recipient of that transfer. At the time you contact us, we may ask for the following information: 1) your name, address and account number; 2) the name of the person receiving the funds, and if you know it, his or her telephone number and/or address; 3) the dollar amount of the transfer; 4) the reference code for the transfer; and 5) a description of the error or why you need additional information. We may also ask you to select a choice of remedy (credit to your account in an amount necessary to resolve the error or alternatively, a resend of the transfer in an amount necessary to resolve the error for those cases where bank error is found). We will determine whether an error has occurred within 90 days after you contact us. If we determine that an error has occurred, we will promptly correct that error in accordance with the error resolution procedures under the Electronic Fund Transfer Act and federal Regulation E or in accordance with the laws of the state where your account is located as may be applicable. See your Client Manual for details.

LOANS

Checking Plus Line of Credit - Fixed Rate and Variable Rate

Average Daily Balance: The Average Daily Balance is computed by taking the beginning balance on your account each day, adding any new advances and adjustments as of the day they are made, and subtracting any payments as of the day received, credits as of the day issued, and any unpaid interest charges or other fees and charges. This gives you a daily balance. Add up all the daily balances for the statement period and divide the total by the number of days in the statement period. This gives you the Average Daily Balance. For Checking Plus (variable rate), the Daily Periodic rate and the corresponding Annual Percentage Rate may vary.

Interest Charge: The Interest Charge is computed by applying the Daily Periodic Rate to the "daily balance" of your account for each day in the statement period. To get the "daily balance" we take the beginning balance each day, add any new advances and adjustments, and subtract any unpaid interest or other finance charges and any payments or credits. This gives us the daily balance. You may verify the amount of the Interest Charge by (1) multiplying each of the average daily balances by the number of days this rate was in effect, and then (2) multiplying each of the results by the applicable Daily Periodic Rate, and (3) adding these products together. (All of these numbers can be found in the table called "Interest Charge Calculation". Each average daily balance is disclosed as Balance Subject to Interest Rate. The daily periodic rate is the Annual Percentage Rate divided by 365, except in leap years when it will be divided by 366.) For Checking Plus (variable rate), the Daily Periodic Rate and the corresponding Annual Percentage Rate may vary.

Interest Charges are assessed on loans as of the day we pay your check or otherwise make funds available to you from your account. The total Interest Charges paid during the year will be shown on your statement. We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Other Information

Checks drawn against a business account are not acceptable as payment for a personal loan obligation.

Request for Credit Balance Refunds: If your statement shows a credit balance it means your loan payments have exceeded the total amount you owe. You may request a full refund of the credit balance by writing to us at the address shown in the Customer Service Information section on your statement.

Line of Credit (other than Checking Plus), Loans and Mortgages: Information about these products on this statement is a summary as of your last individual product statement(s). You will continue to receive your regular monthly statement(s).

Billing Rights Summary - What To Do If You Think You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at the address shown in the Customer Service information section on your statement (Attn: Checking Plus).

In your letter, give us the following information:

- **Account information:** Your name and account number.
- **Dollar amount:** The dollar amount of the suspected error.
- **Description of the Problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors *in writing*. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question. While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount,
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

Citibank is an Equal Housing Lender.



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Citibank Client Services 000
PO Box 6201
Sioux Falls, SD 57117-6201

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CITIBANK, N. A.
Account
90591237

MOHAMMAD A RANA
7046 BROADWAY FLOOR 1ST
JACKSON HEIGHTS NY 11372-6134

Statement Period
Aug 20 - Sep 17, 2018

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BASIC BANKING PACKAGE AS OF SEPTEMBER 17, 2018

Relationship Summary:

Checking	\$916.92
Savings	-----
Investments (not FDIC Insured)	-----
Loans	\$0.00
Credit Cards	-----

Citibank's Privacy Notice is now available to view. On the Download Recent Statement page, select the Legal and Marketing Notices link for your most recent statement, then select the Legal Notice link to view the Privacy Notice.

Checking				Balance
Regular Checking				\$916.92
Loans	Credit Line	Amount Available	Amount You Owe	
Checking Plus Line of Credit (as of 9/17/18)	\$2,500.00	\$2,500.00	\$0.00	

You're invited to apply for a Citibank® Personal Loan.
A personal loan is a smart solution to help you stay in control of large purchases or to pay down high interest rate debt. With a Citi Personal Loan you'll get a fixed rate and payment without any surprises.
Visit your nearest Citibank branch, call 1-888-920-3494 or sign in to citi.com/personalloans to apply.

BASIC BANKING PACKAGE FEES

Regular Checking Fees		Your Fees this Statement Period
Monthly Service Fee*	\$12.00	Waived due to Direct Deposit and Bill Payment
Fee for non-Citibank ATM transaction	\$2.50	None

*To waive the monthly service fee, make one qualifying direct deposit and one qualifying bill payment during the statement period, or maintain \$1,500+ in qualifying linked deposit accounts for the previous calendar month. Qualifying bill payments are those made using Citibank Online, Citi Mobile or Citiphone Banking.

All fees assessed in this statement period, including non-Citibank ATM fees, will appear as charges on your next Citibank monthly statement (to the account that is currently debited for your monthly service fee).

Please refer to your Client Manual-Consumer Accounts and Marketplace Addendum booklet for details on how we determine your monthly fees and charges.

MOHAMMAD A RANA

Account 90591237
Statement Period - Aug 20 - Sep 17, 2018

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CHECKING ACTIVITY**Regular Checking****90591237**

Beginning Balance:	\$947.22
Ending Balance:	\$916.92

Date	Description	Amount Subtracted	Amount Added	Balance
08/20	ACH Electronic Debit NYC FINANCE PARKING TK 201823000102920 1	35.00		912.22
08/21	Foreign Transaction Fee NADRA ISLAMABAD PAK18232	4.35		
08/21	Debit Card Purchase 08/18 03:22p #7465 NEW YORK STATE DMV 518-4740904 NY 18232 Specialty Retail stores	3.00		
08/21	Debit Card Purchase 08/16 05:38p #7465 NADRA ISLAMABAD PAK18232 Specialty Retail stores	144.88		759.99
08/22	Debit Card Purchase 08/20 04:00p #7465 WALMART.COM 800-966-6546 AR 18233 Retail stores	38.80		721.19
08/23	Debit Card Purchase 08/21 09:33a #7465 GEICO *AUTO 800-841-3000 DC 18234 Misc Business Services	219.86		501.33
08/28	Debit Card Purchase 08/24 08:34p #7465 WWW COSTCO COM 800-955-2292 WA 18239 Retail stores	35.51		465.82
08/29	Debit Card Purchase 08/27 06:32p #7465 NYCDOT PARKING METERS LONG IS CITY NY 18240 Autos (rental, service, gas)	0.50		465.32
09/05	Debit Card Purchase 09/01 10:01p #7465 BLS*JADOOTV 209-523-6688 CA 18247 Phones, Cable & Utilities	4.99		460.33
09/06	ACH Electronic Debit PAYPAL INST XFER JOSBANKCLOT	98.50		361.83
09/12	ACH Electronic Credit XXSOCIAL SECURITY FOR MOHAMMAD A RANA		702.00	1,063.83
09/13	Debit Card Purchase 09/11 11:14a #7465 NYCDOT PARKING METERS LONG IS CITY NY 18255 Autos (rental, service, gas)	2.00		1,061.83
09/14	Bill Payment CHASE MASTERCARD & VISA 011506 CBOL	29.91		1,031.92
09/17	ACH Electronic Debit NYC FINANCE PARKING TK 201825700103922 1	115.00		916.92
	Total Subtracted/Added	732.30	702.00	

All transaction times and dates reflected are based on Eastern Time.

Overdraft Protection		
As of	Source of Coverage	Amount
09/17	Checking Plus Line of Credit	\$2,500

Safety Check transfers will not exceed \$99,999.99 per calendar month from your savings account, or per monthly period from your money market to cover overdrafts or use of uncollected funds in your checking account.

CUSTOMER SERVICE INFORMATION**IF YOU HAVE QUESTIONS ON:**

Checking
Checking Plus Line of Credit

YOU CAN CALL:

888-248-4226
(For Speech and Hearing
Impaired Customers Only
TDD: 800-945-0258)

YOU CAN WRITE:

Citibank Client Services
100 Citibank Drive
San Antonio, TX 78245-9966

FOR BILLING INQUIRIES:

For Billing Inquiries calling
or e-mailing will not preserve
your rights.

Citibank
PO Box 769004
San Antonio, TX 78245-9004

CREDIT BUREAU DISPUTES:

Citibank
PO Box 6181
Sioux Falls, SD 57117-6181

MOHAMMAD A RANA

Account 90591237
Statement Period - Aug 20 - Sep 17, 2018

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Please read the paragraphs below for important information on your accounts with us. Note that some of these products may not be available in all states or in all packages.

The products reported on this statement have been combined onto one monthly statement at your request. The ownership and title of individual products reported here may be different from the addressee(s) on the first page.

CHECKING AND SAVINGS**FDIC Insurance:**

Products reported in CHECKING and SAVINGS are insured by the Federal Deposit Insurance Corporation. Please consult your Citibank Customer Manual for full details and limitations of FDIC coverage.

CERTIFICATES OF DEPOSIT

Certificates of Deposit (CD) information may show dashes in certain fields if on the date of your statement your new CD was not yet funded or your existing CD renewed but is still in its grace period.

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